

EXHIBITS A

EXHIBIT A

Notice of Dispute

FROM: Nelson Bruce
P.O. Box 3345
Summerville, South Carolina 29484
SSN: ***-**-7185 | DOB: 09-28-1982

Date: September 24th, 2021
Manner of Notice: Certified Mail

TO: Equifax Information Services LLC
Attention: Dispute Department
P.O. Box 740241
Atlanta, GA 30374
Via Certified Mail No.: 7020 2450 0000 0106 7185

To whom this may concern,

I am challenging the incorrect, inaccurate unduly information you are reporting in regards to the below alleged accounts where you have clearly in violation of the Fair Credit Reporting Act (FCRA) and the Fair Credit Billing Act (FCBA) as the information that is being reported on my consumer credit report is not 100% accurate as the law requires. The alleged accounts being reported below by the alleged creditors are incorrect, inaccurate, unverified, unduly negative information on my consumer credit report. Because you have been allowing the alleged creditors to report this information without properly verifying what they are reporting, it has hurt my ability to obtain credit, loans, investments to build income and residency. It has greatly affected me from obtaining credit and loans, it is limiting the amount of credit and loans I can obtain therefore I request that these alleged accounts be removed/deleted from my credit report immediately.

I. I DEMAND THE FOLLOWING ALLEGED ACCOUNTS BE DELETED/REMOVED FROM MY CONSUMER CREDIT REPORT IMMEDIATELY FOR THE FOLLOWING REASONS:

1. **Alleged Creditor Name:** REVFCU
Alleged Account #: [REDACTED] 3140****
Alleged Unverified Disputed Amount Reported: \$471

- **Reason 1:** I do not have a contract with this company where in which I agreed for them to report this alleged account on my consumer credit report. You are required by federal law to Validate and verify - through the physical verification of the original signed consumer contract - any and all alleged accounts you post on a consumer credit report including the accuracy of the alleged accounts information being reported. Otherwise, anyone paying for your reporting services could send you inaccurate, unverified, fraudulent information in relation to the alleged account. I demand to see Verifiable Proof of the original Consumer Contract with my Signature on it the you have on file of this alleged account, verify the correct open date, the correct charge-off/write-off date.
- **Reason 2:** The above named alleged creditor is reporting that the above alleged account was charged-off/written off. Charge-offs/write-offs are to be reported with a "0" (zero) balance as paid in full as it is the common practice of the bank/alleged creditor to charge-off/writ-off an alleged account (zero out the alleged account balance as GAAP require) the deem is an uncollectable business bad debt as they apply for and receive tax credits in the year they determine the alleged account is an uncollectible business bad debt thereby paying off the remaining alleged balance in full on this alleged account. It needs to be physically verified that the credits portion of the alleged creditor's tax returns between the dates of first charged off to present, that the alleged creditor have not received a tax credit on the alleged account for the alleged amount being reported.
- **Reason 3:** The above named creditor may have already filed an insurance claim on this alleged account and receive a claim in the amount of the alleged balance being reported between the dates of first charge-off/write-off therefore the alleged balance should have reported with a "0" (zero) balance as paid in full as it is the common practice of the bank/alleged creditor to file an insurance claim on the alleged account if they have determined it to be uncollectable, a business loss. It needs to be physically verified that there is no insurance policy for the alleged account and whether the alleged creditor's filed and received an insurance claim on this alleged account for the alleged amount being reported.
- **Reason 4:** As evidenced by the attached dispute directly with the alleged creditor under certified mail

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which they received on 4-26-2021. I, the consumer disputed the validity of the alleged debt and requested that the alleged creditor validate this alleged debt alleged account and support it by verification of it being true and correct under firsthand knowledge which they did not respond at all to the request. The law only allows them 30 days to respond therefore I demand that this alleged account be deleted immediately.

- Reason 5: The alleged account number being reported by Equifax is inaccurate as the alleged account number reported does not match the alleged account number being reported to Experian for the alleged same alleged account as evidenced by the attached Experian report.
- Reason 6: The date of first delinquency is being reported inaccurately because what is being reported to Equifax does not match what is being reported to Experian as evidenced by the attached copy of the consumers Experian credit report. Equifax is reporting a date of first delinquency on May 1, 2019 but Experian is not reporting any date of first delinquency.

2. Creditor/Debt Collector: PENTAGON FEDERAL CREDIT UNION
Alleged account Number: 3038218XXXX
Alleged Unverified Disputed Amount Reported: \$4,432.21

- Reason 1: I do not have a contract with this company where in which I agreed for them to report this alleged account on my consumer credit report. You are required by federal law to Validate and verify - through the physical verification of the original signed consumer contract - any and all alleged accounts reported. Otherwise, anyone paying for your reporting services could send you inaccurate, unverified, fraudulent information in relation to the alleged account. I demand to see Verifiable Proof of the original Consumer Contract with my Signature on it the you have on file of this alleged account, verify the correct open date, the correct charge-off/write-off date.
- Reason 2: The above named alleged creditor is reporting that the above alleged account was charged-off/written off. Charge-offs/write-offs are to be reported with a "0" (zero) balance as paid in full as it is the common practice of the bank/alleged creditor to charge-off/writ-off an alleged account (zero out the alleged account balance as GAAP require) the deem is an uncollectable business bad debt as they apply for and receive tax credits in the year they determine the alleged account is an uncollectible business bad debt thereby paying off the remaining alleged balance in full on this alleged account. It needs to be physically verified that the credits portion of the alleged creditor's tax returns between the dates of first charged off to present, that the alleged creditor has not received a tax credit on the alleged account for the alleged amount being reported.
- Reason 3: The above named creditor may have already filed an insurance claim on this alleged account and receive a claim in the amount of the alleged balance being reported between the dates of first charge-off/write-off therefore the alleged balance should have reported with a "0" (zero) balance as paid in full as it is the common practice of the bank/alleged creditor to file an insurance claim on the alleged account if they have determined it to be uncollectable, a business loss. It needs to be physically verified that there is no insurance policy for the alleged account and whether the alleged creditor filed and received an insurance claim on this alleged account for the alleged amount being reported.
- Reason 4: As evidenced by the attached dispute directly with the alleged creditor under certified mail which they received on 4-26-2021 along with the default received on 3-16-2021. I, the consumer disputed the validity of the alleged debt and requested that the alleged creditor validate this alleged debt alleged account and support it by verification of it being true and correct under firsthand knowledge which they did not respond at all to the request. The law only allows them 30 days to respond therefore I demand that this alleged account be deleted immediately.
- Reason 5: The alleged account number being reported by Equifax is inaccurate as the alleged account number reported does not match the alleged account number being reported to Experian for the alleged same alleged account as evidenced by the attached Experian report.
- Reason 6: The date of first delinquency is inaccurate as it does not match what is being reported to Experian as evidenced by the attached copy of the consumers Experian credit report. Equifax is reporting a date of first delinquency on Feb. 1, 2017 but Experian is reporting the alleged account as current with no date of delinquency.
- Reason 7: Equifax is also reporting the date of last payment on September 1, 2017, after the date of first delinquency of Feb. 1, 2017. The date of first delinquency cannot be reported before the date of last

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payment therefore the alleged account is being reported inaccurately to Equifax.

- Reason 8: The alleged account balance is being reported inaccurately as Equifax is reporting the alleged account with a balance of \$4,427 but Experian is reporting the alleged account with a zero ("0") balance.
- Reason 9: The alleged account is being reported to Equifax with an available credit amount of \$573 but the alleged account is closed therefore no available credit should be reported.

3. Creditor/Debt Collector: PENTAGON FEDERAL CREDIT UNION
Alleged account Number: xxxxxx3812
Alleged Unverified Disputed Amount Reported: \$31,794.99

- Reason 1: I do not have a contract with this company where in which I agreed for them to report this alleged account on my consumer credit report. You are required by federal law to **Validate and verify** - through the physical verification of the original signed consumer contract - any and all alleged accounts you post on a consumer credit report including the accuracy of the alleged accounts information being reported. Otherwise, anyone paying for your reporting services could send you inaccurate, unverified, fraudulent information in relation to the alleged account. I demand to see **Verifiable Proof** of the original Consumer Contract with my Signature on it the you have on file of this alleged account, verify the correct open date, the correct charge-off/write-off date.
- Reason 2: The above named alleged creditor is reporting that the above alleged account was charged-off/written off. Charge-offs/write-offs are to be reported with a "0" (zero) balance as paid in full as it is the common practice of the bank/alleged creditor to charge-off/writ-off an alleged account (zero out the alleged account balance as GAAP require) the deem is an uncollectable business bad debt as they apply for and receive tax credits in the year they determine the alleged account is an uncollectible business bad debt thereby paying off the remaining alleged balance in full on this alleged account. It needs to be physically verified that the credits portion of the alleged creditor's tax returns between the dates of first charged off to present, that the alleged creditor has not received a tax credit on the alleged account for the alleged amount being reported.
- Reason 3: The above named creditor may have already filed an insurance claim on this alleged account and receive a claim in the amount of the alleged balance being reported between the dates of first charge-off/write-off therefore the alleged balance should have reported with a "0" (zero) balance as paid in full as it is the common practice of the bank/alleged creditor to file an insurance claim on the alleged account if they have determined it to be uncollectable, a business loss. It needs to be physically verified that there is no insurance policy for the alleged account and whether the alleged creditor filed and received an insurance claim on this alleged account for the alleged amount being reported.
- Reason 4: As evidenced by the attached dispute directly with the alleged creditor under certified mail which they received on 4-26-2021 along with the default received on 3-16-2021. I, the consumer disputed the validity of the alleged debt and requested that the alleged creditor validate this alleged debt alleged account and support it by verification of it being true and correct under firsthand knowledge which they did not respond at all to the request. The law only allows them 30 days to respond therefore I demand that this alleged account be deleted immediately.
- Reason 5: The alleged account number being reported by Equifax is inaccurate as the alleged account number reported does not match the alleged account number being reported to Experian for the alleged same alleged account as evidenced by the attached Experian report.
- Reason 6: The date of first delinquency is inaccurate as it does not match what is being reported to Experian as evidenced by the attached copy of the consumers Experian credit report. Equifax is reporting a date of first delinquency on Oct. 1, 2016 but Experian is reporting the alleged account as current with no date of delinquency.
- Reason 7: Equifax is also reporting the date of last payment on Oct. 1, 2017, after the date of first delinquency in Oct. 1, 2016. The date of first delinquency cannot be reported before the date of last payment therefore the alleged account is being reported inaccurately to Equifax.
- Reason 8: The alleged account balance is being reported inaccurately as Equifax is reporting the alleged account with a balance of \$31,794 but Experian is reporting the alleged account with a zero ("0") balance.

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4. **Creditor/Debt Collector: PENTAGON - BANKCARD**
Alleged account Number: 430679160525XXXX
Alleged Unverified Disputed Amount Reported: \$13,777.76

- Reason 1: I do not have a contract with this company where in which I agreed for them to report this alleged account on my consumer credit report. You are required by federal law to Validate and verify - through the physical verification of the original signed consumer contract - any and all alleged accounts you post on a consumer credit report including the accuracy of the alleged accounts information being reported. Otherwise, anyone paying for your reporting services could send you inaccurate, unverified, fraudulent information in relation to the alleged account. I demand to see Verifiable Proof of the original Consumer Contract with my Signature on it the you have on file of this alleged account, verify the correct open date, the correct charge-off/write-off date.
- Reason 2: The above named alleged creditor is reporting that the above alleged account was charged-off/written off. Charge-offs/write-offs are to be reported with a "0" (zero) balance as paid in full as it is the common practice of the bank/alleged creditor to charge-off/writ-off an alleged account (zero out the alleged account balance as GAAP require) the deem is an uncollectable business bad debt as they apply for and receive tax credits in the year they determine the alleged account is an uncollectible business bad debt thereby paying off the remaining alleged balance in full on this alleged account. It needs to be physically verified that the credits portion of the alleged creditor's tax returns between the dates of first charged off to present, that the alleged creditor has not received a tax credit on the alleged account for the alleged amount being reported.
- Reason 3: The above named creditor may have already filed an insurance claim on this alleged account and receive a claim in the amount of the alleged balance being reported between the dates of first charge-off/write-off therefore the alleged balance should have reported with a "0" (zero) balance as paid in full as it is the common practice of the bank/alleged creditor to file an insurance claim on the alleged account if they have determined it to be uncollectable, a business loss. It needs to be physically verified that there is no insurance policy for the alleged account and whether the alleged creditor filed and received an insurance claim on this alleged account for the alleged amount being reported.
- Reason 4: As evidenced by the attached dispute directly with the alleged creditor under certified mail which they received on 4-28-2021 along with the default received on 3-18-2021. I, the consumer disputed the validity of the alleged debt and requested that the alleged creditor validate this alleged debt alleged account and support it by verification of it being true and correct under firsthand knowledge which they did not respond at all to the request. The law only allows them 30 days to respond therefore I demand that this alleged account be deleted immediately.
- Reason 5: The alleged account number being reported is inaccurate as the alleged account number is does not match the alleged account number being reported to Experian for the alleged same alleged account as evidenced by the attached Experian report.
- Reason 6: The date of first delinquency is inaccurate as it does not match what is being reported to Experian as evidenced by the attached copy of the consumers Experian credit report. Equifax is reporting a date of first delinquency on Jan. 1, 2017 but Experian is reporting the first 30 days late being in Mar. 2017, the date of first delinquency.
- Reason 7: The payment history being reported shows that the alleged account was reported as 60 days late as of January of 2017, but the "Date of Last Payment" is being reported as Dec. 01, 2016 and the "Date of First Delinquency" is being reported as January 1, 2017 which would make the alleged account only 30 days late.

By the provisions of the Fair Credit Reporting Act, I demand that these items be investigated and removed from my report. It is my understanding that you will recheck these items with the creditor who has posted them. Please remove any information that the creditor cannot verify. I understand that under 15 U.S.C. Sec. 1681i (a), you must complete this reinvestigation within 30 days of receipt of this letter with the exception of the 2 alleged accounts referenced above that I have already disputed with the alleged debt collectors who have failed to respond. These 2 alleged accounts must be deleted immediately as they have exhausted the time allowed to them to respond and are now in agreement to have these alleged accounts deleted.

Please send an updated copy of my credit report to the above address. According to the act, there shall be no charge for this updated report. Also included in this mailing is a copy of my I.D., SSN Card.

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* Please add a Promotional Suppression to my consumer credit file.

II. OTHER REQUEST:

I am also requesting the METHOD OF VERIFICATION according to FCRA section 611 (a) (7).

- (a) The name of the creditor;
- (b) The person's name they verified the dispute with;
- (c) The address;
- (d) The telephone number; and
- (e) The documentation received and used to verify the dispute.

If CRA refuses to open a new dispute, I will be forced to file a lawsuit for willful noncompliance under FCRA, Section 616. You need to ensure you conduct a reasonable investigation to obtain proper verification of all the requested disputed information above in order to verify the accuracy and validity of the above disputed alleged accounts.

In addition to the questionnaire below, please attach copies of the following documents:

- Verified copies of the original credit application bearing my wet-ink signature in the form of verification.
- Verified copies of the Agreement with alleged Original Creditor(s) I signed granting the alleged creditors the authority to report the alleged accounts and information to my consumer credit report in the form of verification.
- Verified copies of any and all insurance claims made by any of the above alleged creditors regarding the alleged account(s) above in the form of verification.
- Verified copies of any and all tax information regarding credits received for writing off any and all uncollectable business bad debt regarding the alleged account(s) above in the form of verification.
- If you have verified any of the above disputed alleged accounts as accurate as a result of a dispute in the past, I request that you produce the procedure used to verify as accurate the alleged accounts disputed and the verification used to verify the alleged accounts.

NOTE: Verification is the legal context refers to a declaration under oath or upon penalty of perjury that a statement or pleading is true. The verification is located at the end of a document. (Under penalty of perjury means they swear and attest that the information is true and correct.)

I need to see verification so as to validate and verify this debt and the information being reported. This is my notice of dispute. Now if you cannot provide me verification, that means for a certainty that the alleged creditors do not have authority to report the above referenced alleged accounts, the alleged accounts being reported are inaccurate and unverified and I will need you to stop reporting these alleged accounts on my consumer credit report and delete/remove them immediately up on such findings within the 30-day statute required under the FCRA. Thank you, have a very good day and I look forward to hearing from you soon.

NOTICE: If Equifax chooses not to do a proper physical, reasonable investigation and or remove/delete the alleged accounts referenced above from my consumer credit profile/report immediately after you do not receive verification in proper form from the alleged creditors, and provide document proof as requested. Equifax as well as the data furnisher who Equifax has forward the dispute to agrees to be held liable for any and all damages already occurring and will continue to occur in the future under the consumer laws that are put in place to protect the consumer if the referenced alleged accounts are not removed/deleted immediately as demanded with this notice of dispute/presentment. The undersigned accepts such liability by Equifax and the Alleged creditors known as the data furnishers and may choose to litigate further with a court of original jurisdiction for redress.

Thank You,

/s/ Nelson L. Bruce
Nelson L. Bruce

EXHIBIT A

9/23/21, 6:16 PM



Experian

Prepared For NELSON L. BRUCE Date generated: Sep 23, 2021

HERITAGE TRUST/REV FOU
26 potentially negative months

\$471
Closed

I Account info

Account name	HERITAGE TRUST/REV FOU	Balance	\$471
Account number	10808000000000000000	Balance updated	Sep 01, 2021
Original creditor	-	Original amount	\$571
Company sold	-	Monthly payment	-
Account type	Deposit	Post due amount	\$471
Date opened	Jan 07, 2016	Terms	1 Month
Account status	Closed	Responsibility	Individual
Payment status	Charge-off	Your statement	-
Status updated	Aug 2019		

II Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021	CO	CO	CO	CO	CO	CO	CO	CO	CO	-	-	-
2020	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	-	-
2019	-	-	-	-	-	-	-	CO	CO	CO	CO	CO

CO Charge off - Data unavailable

III Contact info

Address
289 MARYMEADE DR SUMMERVILLE,
SC 29483

Phone number
(843) 632-2688

IV Comments

EXHIBIT A

9/23/21, 8:18 PM



Experian

Prepared For NELSON L. BRUCE Date generated: Sep 23, 2021

PENTAGON FEDERAL CR UN
 31 potentially negative months

\$13,777

Closed

Account info

Account name	PENTAGON FEDERAL CR UN	Balance	\$13,777
Account number	430678XXXXXX	Balance updated	Sep 08, 2021
Original creditor	-	Credit limit	\$20,000
Company sold	-	Monthly payment	-
Account type	Credit Card	Past due amount	\$13,777
Date opened	Feb 07, 2016	Highest balance	-
Account status	Closed	Terms	-
Payment status	Charge-off	Responsibility	Revolving
Status updated	Jul 2019	Your statement	Individual

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021	00	00	00	00	00	00	00	00	00	-	-	-
2020	00	00	00	00	00	00	00	00	00	-	-	-
2019	-	-	-	-	-	-	00	00	00	00	00	00
2018	-	-	-	-	-	-	00	00	00	00	00	00
2017	0	0	20	00	00	120	0	-	-	-	-	-
2016	-	-	0	0	0	0	0	0	0	0	0	0

☐ On time
 60 days late
 - Data unavailable

00 Charge off
 90 days late
 30 days late
 120+ days late

Contact info

Address
 2930 EISENHOWER AVE ALEXANDRIA,
 VA 22314

Phone number
 (703) 838-1000

Comments

EXHIBIT A

9/23/21, 8:16 PM



Experian

Prepared For NELSON L. BRUCE Date generated: Sep 23, 2021

PENTAGON FEDERAL CR UN
Exceptional payment history

\$0
Closed

A Account info

Account name	PENTAGON FEDERAL CR UN	Balance	\$0
Account number	303821X	Balance updated	Jun 13, 2017
Original creditor	-	Credit limit	\$5,000
Company sold	-	Monthly payment	-
Account type	Line Of Credit	Past due amount	\$0
Date opened	Mar 15, 2016	Highest balance	\$4,432
Account status	Closed	Terms	Revolving
Payment status	Current	Responsibility	Individual
Status updated	Jun 2017	Your statement	

B Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017	-	-	-	-	-	NA	-	-	-	-	-	-
2016	-	0	0	0	0	0	0	0	0	0	0	0

0 On time NA No applicable payment history - Data unavailable

C Contact info

Address PO BOX 1432 ALEXANDRIA,
VA 22313

Phone number (703) 838-1888

D Comments

Account closed at customer's request

EXHIBIT A

9/23/21, 6:16 PM

Experian



Prepared For NELSON L. BRUCE Date generated: Sep 23, 2021

PENTAGON FEDERAL CR UN
 Exceptional payment history

 \$0
 Closed

☒ Account info

Account name	PENTAGON FEDERAL CR UN	Balance	\$0
Account number	203687X	Balance updated	Jun 13, 2017
Original creditor	-	Original amount	\$33,478
Company sold	-	Monthly payment	-
Account type	Auto Loan	Past due amount	-
Date opened	Apr 20, 2016	Highest balance	-
Account status	Closed	Terms	60 Months
Payment status	Current	Responsibility	Individual
Status updated	Jun 2017	Your statement	

☒ Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2017	-	●	-	-	-	●	-	-	-	-	-	-
2016	-	-	●	●	●	●	●	●	●	●	●	-

☒ On time ☐ Data unavailable

☒ Contact info

Address PO BOX 1432 ALEXANDRIA, VA 22313

Phone number (703) 838-1000

☒ Comments



Nelson Bruce  **EXHIBIT A**  0

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Your Equifax credit report

As of September 23, 2021

YOUR CREDIT

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Credit Report date

Equifax - September 23, 2021

REV FEDERAL CREDIT UNION

Report Date: Sep 23, 2021

CLOSED

ACCOUNT STATUS

Closed accounts stay on your credit report for up to 10 years since the date of last activity. Negative information such as late payments or collections, generally stay on your Equifax credit report for up to 7 years from the date of first delinquency.

[Details](#)[Payments](#)

Overview

Account Number	XXXXXXXXXXXX 0121	Months Reviewed	24
Account Status	CHARGE_OFF	Activity Designator	
Owner	INDIVIDUAL	Terms Frequency	
Account Type	OTHER	Term Duration	
Creditor Classification		Purchased From	
Loan Type		Sold To	
Original Creditor Name			

Balance and Amounts

Balance	\$471
Credit Limit	
High Credit	
Available Credit	

Account Dates

Date Opened	Jun 07, 2016
Date Reported	Aug 31, 2021
Date of Last Activity	
Date of First Delinquency	May 01, 2019

Comments and Contact

CHARGED OFF ACCOUNT

For questions regarding this account please contact:

REV FEDERAL CREDIT UNION
6943 DORCHESTER RD
CHARLESTON, SC 29418
(843) 832-7594



Nelson Bruce

Home

Your Equifax credit report

As of September 23, 2021

YOUR CREDIT

Credit Score

Credit Report date

Equifax - September 23, 2021

Credit Report ^

Summary

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Mortgage Accounts

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REV FEDERAL CREDIT UNION

Report Date: Sep 23, 2021

CLOSED**ACCOUNT STATUS**

Closed accounts stay on your credit report for up to 10 years since the date of last activity. Negative information such as late payments or collections, generally stay on your Equifax credit report for up to 7 years from the date of first delinquency.

Details

Payments**Payment History**

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

2021	CO	CO	CO	CO	CO	CO	CO					
2020	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2019								CO	CO	CO	CO	CO
2018												
2017												
2016												
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec

YOUR IDENTITY

Freeze

Fraud & Active Duty
Alerts

Dispute Center

Products for You

**YOUR FEATURED
SAVINGS OFFERS**

Pays as Agreed	Past Due	Collection Account	Charge Off
Too New to Rate	Bankruptcy	Repossession	No Data Available

Payment Details

Months Reviewed	24	Date of Last Payment	
Payment Responsibility	INDIVIDUAL	Scheduled Payment Amount	
Deferred Payment Start Date		Actual Payment Amount	
Date Closed		Charge Off Amount	\$571

Other Payments & Delinquencies

Balloon Payment Date
Balloon Payment Amount

Delinquency First Reported May 01, 2019



Nelson Bruce



Home

Your Equifax credit report

As of September 23, 2021

YOUR CREDIT

Credit Score

Credit Report date

Equifax - September 23, 2021

Credit Report ^

Summary

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**Revolving
Accounts****PENTAGON - BANKCARD**

Report Date: Sep 23, 2021

CLOSED**ACCOUNT STATUS**

Closed accounts stay on your credit report for up to 10 years since the date of last activity. Negative information such as late payments or collections, generally stay on your Equifax credit report for up to 7 years from the date of first delinquency.

Mortgage Accounts

Installment
Accounts

Other Accounts

Consumer
StatementsPersonal
Information

Inquiries

Public Records

Collections

Your Rights

Details

Payments

Overview

Account Number	XXXXXXXXXXXX 1336	Months Reviewed	58
Account Status	CHARGE_OFF	Activity Designator	
Owner	INDIVIDUAL	Terms Frequency	MONTHLY
Account Type	REVOLVING	Term Duration	
Creditor Classification		Purchased From	
Loan Type	CREDIT_CARD	Sold To	
Original Creditor Name			

Balance and Amounts**Account Dates**

Balance	\$13,777	Date Opened	Feb 07, 2016
Credit Limit	\$20,000	Date Reported	Sep 08, 2021
High Credit		Date of Last Activity	
Available Credit	\$6,223	Date of First Delinquency	Jan 01, 2017

Comments and Contact

CHARGED OFF ACCOUNT

For questions regarding this account please contact:

PENTAGON - BANKCARD
PO BOX 1432
ALEXANDRIA, VA 22313-2032
(703) 838-1000

YOUR IDENTITY

Freeze

Fraud & Active Duty
Alerts

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Products for You

YOUR FEATURED



Nelson Bruce

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Your Equifax credit report

As of September 23, 2021

YOUR CREDIT

Credit Score

Credit Report date

Equifax - September 23, 2021

Credit Report ^

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**Revolving
Accounts****PENTAGON - BANKCARD**

Report Date: Sep 23, 2021

CLOSED**ACCOUNT STATUS**

Closed accounts stay on your credit report for up to 10 years since the date of last activity. Negative information such as late payments or collections, generally stay on your Equifax credit report for up to 7 years from the date of first delinquency.

Mortgage Accounts

Installment
Accounts

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Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

2021	CO	CO	CO	CO	CO	CO	CO	CO				
2020	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2019	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2018	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2017							CO	CO	CO	CO	CO	CO
2016												
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec

YOUR IDENTITY

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Pays as Agreed	Past Due	Collection Account	Charge Off
Too New to Rate	Bankruptcy	Repossession	No Data Available

Payment Details

Months Reviewed	58	Date of Last Payment	Dec 01, 2016
Payment Responsibility	INDIVIDUAL	Scheduled Payment Amount	
Deferred Payment Start Date		Actual Payment Amount	
Date Closed		Charge Off Amount	\$13,777

Other Payments & Delinquencies

Balloon Payment Date		Delinquency First Reported	Jan 01, 2017
Balloon Payment Amount			



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Your Equifax credit report

As of September 23, 2021

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Equifax - September 23, 2021

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PENTAGON FEDERAL CREDIT UNION

Report Date: Sep 23, 2021

CLOSED

ACCOUNT STATUS

Closed accounts stay on your credit report for up to 10 years since the date of last activity. Negative information such as late payments or collections, generally stay on your Equifax credit report for up to 7 years from the date of first delinquency.

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Overview

Account Number	xxxxxxx 6770	Months Reviewed	32
Account Status	CHARGE_OFF	Activity Designator	
Owner	INDIVIDUAL	Terms Frequency	
Account Type	REVOLVING	Term Duration	
Creditor Classification		Purchased From	
Loan Type	LINE_OF_CREDIT	Sold To	
Original Creditor Name			

Balance and Amounts

Balance	\$4,427
Credit Limit	\$5,000
High Credit	
Available Credit	\$573

Account Dates

Date Opened	Mar 15, 2016
Date Reported	Aug 31, 2021
Date of Last Activity	
Date of First Delinquency	Feb 01, 2017

Comments and Contact

CHARGED OFF ACCOUNT

For questions regarding this account please contact:

PENTAGON FEDERAL CREDIT UNION
P.O. BOX 1432
ALEXANDRIA, VA 22313-2032
(703) 838-1000

YOUR IDENTITY

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Nelson Bruce

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Report Date: Sep 23, 2021

CLOSED

ACCOUNT STATUS

Closed accounts stay on your credit report for up to 10 years since the date of last activity. Negative information such as late payments or collections, generally stay on your Equifax credit report for up to 7 years from the date of first delinquency.

Details

Payments

Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

2021	CO	CO	CO	CO	CO	CO	CO						
2020	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2019	CO	CO	CO	CO			CO	CO	CO	CO	CO	CO	CO
2018										CO			
2017													
2016													
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	

YOUR IDENTITY

 Pays as Agreed
 Too New to Rate

 Past Due
 Bankruptcy

 Collection Account
 Repossession

 Charge Off
 No Data Available

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Payment Details

Months Reviewed 32

Payment Responsibility INDIVIDUAL

Deferred Payment Start
Date

Date Closed

Date of Last Payment Sep 01, 2017

Scheduled Payment
Amount

Actual Payment Amount

Charge Off Amount \$4,818

Other Payments & Delinquencies

Balloon Payment Date
Balloon Payment AmountDelinquency First
Reported Feb 01, 2017

myEquifax™

Nelson Bruce



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SAVINGS OFFERS

PENTAGON FEDERAL CREDIT UNION

Report Date: Sep 23, 2021

CLOSED

ACCOUNT STATUS

Closed accounts stay on your credit report for up to 10 years since the date of last activity. Negative information such as late payments or collections, generally stay on your Equifax credit report for up to 7 years from the date of first delinquency.

Details

Payments

Overview

Account Number	xxxxxxx 3812	Months Reviewed	32
Account Status	CHARGE_OFF	Activity Designator	
Owner	INDIVIDUAL	Terms Frequency	MONTHLY
Account Type	INSTALLMENT	Term Duration	60 MONTHS
Creditor Classification		Purchased From	
Loan Type	AUTO	Sold To	
Original Creditor Name			

Balance and Amounts

Balance	\$31,794
Credit Limit	
High Credit	
Available Credit	

Account Dates

Date Opened	Apr 20, 2016
Date Reported	Aug 31, 2021
Date of Last Activity	
Date of First Delinquency	Oct 01, 2016

Comments and Contact

CHARGED OFF ACCOUNT

For questions regarding this account please contact:

PENTAGON FEDERAL CREDIT UNION
P O BOX 1432
ALEXANDRIA, VA 22313-2032
(703) 838-1000

myEquifax™

Nelson Bruce



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Your Equifax credit report

As of September 23, 2021

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PENTAGON FEDERAL CREDIT UNION

Report Date: Sep 23, 2021

CLOSED**ACCOUNT STATUS**

Closed accounts stay on your credit report for up to 10 years since the date of last activity. Negative information such as late payments or collections, generally stay on your Equifax credit report for up to 7 years from the date of first delinquency.

Details

Payments

Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

2021	CO	CO	CO	CO	CO	CO	CO						
2020	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
2019	CO	CO	CO	CO			CO	CO	CO	CO	CO	CO	CO
2018										CO			
2017													
2016													
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	

YOUR IDENTITY

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SAVINGS OFFERS

OF Pays as Agreed	Past Due	Collection Account	CO Charge Off
Too New to Rate	B Bankruptcy	R Repossession	No Data Available

Payment Details

Months Reviewed

32

Payment Responsibility

INDIVIDUAL

Deferred Payment Start
Date

Date Closed

Date of Last Payment

Oct 01, 2017

Scheduled Payment
Amount

Actual Payment Amount

Charge Off Amount

\$32,658

Other Payments & Delinquencies

Balloon Payment Date

Balloon Payment Amount

Delinquency First
Reported

Oct 01, 2016

EXHIBIT A

U.S. Postal Service[®]
CERTIFIED MAIL[®] RECEIPT
 Domestic Mail Only

For delivery information, visit our website at www.usps.com

OFFICIAL USE

Certified Mail Fee \$3.75
 \$3.05
 0483 18

Extra Services & Fees (check box, add fee as appropriate)
☐ Return Receipt (hardcopy) \$0.00
☐ Return Receipt (electronic) \$0.00
☐ Certified Mail Restricted Delivery \$0.00
☐ Adult Signature Required \$0.00
☐ Adult Signature Restricted Delivery \$0.00

Postage \$1.96
 Total Postage and Fees \$6.76

Sent To Equifax Information Services LLC
 Street and Apt. No., or PO Box No. Attention: Dispute Department
 P.O. Box 740241
 City, State, ZIP+4[®] Atlanta, Georgia 30374

PS Form 3800, April 2019 PSN 7530-02-000-9053 See back for instructions

SENDER: COMPLETE THIS SECTION

- Complete items 1, 2, and 3.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:
 Equifax Information Services LLC
 Attention: Dispute Department
 P.O. Box 740241
 Atlanta, Georgia 30374

2. Article Number (Transfer from service label)
 9590 9402 6320 0296 3193 68
 7020 2450 0000 0106 7185

PS Form 3811, July 2020 PSN 7530-02-000-9053

COMPLETE THIS SECTION ON DELIVERY

A. Signature
 X ☐ Agent
☐ Addressee

B. Received by (Printed Name)
 C. Date of Delivery
 David Earley
 SEP 26 2021

D. Is delivery address different from item 1? ☐ Yes
 If YES, enter delivery address below: ☐ No

3. Service Type
☐ Adult Signature
☐ Adult Signature Restricted Delivery
☒ Certified Mail[®]
☐ Certified Mail Restricted Delivery
☐ Collect on Delivery
☐ Collect on Delivery Restricted Delivery
☐ Insured Mail
☐ Mail Restricted Delivery
☐ Priority Mail Express[®]
☐ Registered Mail[™]
☐ Registered Mail Restricted Delivery
☐ Signature Confirmation[™]
☐ Signature Confirmation Restricted Delivery

Domestic Return Receipt

USPS Tracking®[FAQs >](#)**Track Another Package +****Tracking Number:** 70202450000001067185[Remove X](#)

Your item was delivered at 10:38 am on September 26, 2021 in ATLANTA, GA 30348.

✓ Delivered

September 26, 2021 at 10:38 am
ATLANTA, GA 30348

Get Updates ✓

Feedback

Text & Email Updates**Tracking History****Product Information****See Less** ^**Can't find what you're looking for?**

Go to our [FAQs](#) section to find answers to your tracking questions.

FAQs

EXHIBIT A

DATE: 4-20-2021
Certified Mail No.: 7020 2450 0000 0106 7109

From: Nelson L. Bruce, "proper name" pursuant to Title 18, sec. 1342
All Natural Rights/ Constitutional Rights "explicitly" Reserved
c/o P.O. Box 3345
Summerville, via South Carolina Republic, Zip Exempt [29484]
via United States Republic, Continental North America
Non-Domestic, Non-Resident, via United States Mail
without the United States corp. ®

To: REVFCU
PO BOX 118000
CHARLESTON, SC 29423-8000

Dear REVFCU,

I am writing to exercise my right to question the validity of the debt your agency claims I owe, pursuant to the Fair Credit Reporting Act (FCRA).

As stated in Section 609 of the FCRA, (2) (E): A consumer reporting agency is not required to remove accurate derogatory information from a consumer's file unless the information is outdated under Section 609 or cannot be verified.

As is my right, I am requesting verification of the following items:

REVFCU Account #: 1000000233140**** Unverified Amount: \$471

By the way, here is the definition of verification:

➤ **Verification is the legal context refers to a declaration under oath or upon penalty of perjury that a statement or pleading is true. The verification is located at the end of a document. If a complaint is verified then the answer to the complaint must be verified. False information given in a verified legal pleading is subject to penalties for perjury.**

Additionally, I have highlighted these items on the attached copy of the credit report I received.

I request that all future correspondence be done through the mail or email. As stated in the FCRA, you are required to respond to my dispute within 30 days of receipt of this letter. If you fail to offer a response in verified form, all disputed information must be deleted. Thank you for your prompt attention to this matter.

Sincerely

/s/ Nelson L. Bruce
Nelson L. Bruce

See Attached: Copy of the credit report I received dated 3/18/2021

EXHIBIT A

SENDER: COMPLETE THIS SECTION		COMPLETE THIS SECTION ON DELIVERY	
<p>■ Complete items 1, 2, and 3.</p> <p>■ Print your name and address on the reverse so that we can return the card to you.</p> <p>■ Attach this card to the back of the mailpiece, or on the front if space permits.</p> <p>1. Article Addressed to:</p> <p>REVFO PO BOX 118000 CHARLESTON, SOUTH CAROLINA 29423-8000</p>		<p>Signature <i>[Signature]</i></p> <p><input type="checkbox"/> Agent <input type="checkbox"/> Addressee</p> <p>E. Received by (Printed Name) <i>WALTON</i></p> <p>C. Date of Delivery <i>7/12/22</i></p> <p>D. Is delivery address different from item 1? <input type="checkbox"/> Yes If YES, enter delivery address below: <input type="checkbox"/> No</p>	
<p>2. Article Number (Transfer from barcode label)</p> <p>9590 9402 6320 0298 3194 36</p> <p>7020 2450 0000 0106 7109</p> <p>Item 3811, July 2020 PSN 7830-02-000-8053</p>		<p>3. Service Type</p> <p><input type="checkbox"/> Adult Signature <input type="checkbox"/> Adult Signature Restricted Delivery <input type="checkbox"/> Certified Mail® <input type="checkbox"/> Certified Mail Restricted Delivery <input type="checkbox"/> Collect on Delivery <input type="checkbox"/> Collect on Delivery Restricted Delivery</p> <p><input type="checkbox"/> Priority Mail Express® <input type="checkbox"/> Registered Mail™ <input type="checkbox"/> Registered Mail Restricted Delivery <input type="checkbox"/> Signature Confirmation™ <input type="checkbox"/> Signature Confirmation Restricted Delivery</p> <p>Mail Restricted Delivery</p>	

Domestic Return Receipt

EXHIBIT A

AFFIDAVIT - VERIFIED CARDHOLDER BILLING ERROR DISPUTE

From: Nelson L. Bruce, "proper name" pursuant to Title 18, sec. 1342
 All Natural Rights/ Constitutional Rights "explicitly" Reserved
 [c/o 144 Pavillion Street
 Summerville, via South Carolina Republic, Zip Exempt [29483]
 via United States Republic, Continental North America
 Non-Domestic, Non-Resident, via united States Mail
 without the United States corp. @

DATE: 1-28-2021

To: Pentagon Federal Credit Union (A.K.A. PENFED)
 Attention: CFO & John Dorn - VP, Collections
 2930 EISENHOWER AVENUE
 ALEXANDRIA, VIRGINIA 22313
 Certified Mail No.: 7020 2450 0000 0106 6973

ACCOUNT NUMBER: [REDACTED]-81-02
 ACCOUNT NUMBER: [REDACTED] 1336
 ACCOUNT NUMBER: [REDACTED] 6-77-0

AMOUNT IN DISPUTE: \$ 31,794.99
 AMOUNT IN DISPUTE: \$ 13,777.76
 AMOUNT IN DISPUTE: \$ 4,432.21

This Affidavit of Verified Billing Error Dispute Notice establishes prima facie evidence as to the assertions made herein, and is taken pursuant to the Truth in Lending Act & Fair Credit Billing Act, 15 USC Sec. 1666 et seq. and Public Law 93-495 - October 28, 1974, and 12 CFR 226.13, et seq.

IMPORTANT NOTICE

THIS IS NOT A REQUEST FOR COPIES OF MONTHLY STATEMENTS, A COPY OF A SIGNED APPLICATION, OR A COPY OF THE CURRENT CARDHOLDER AGREEMENT. THIS IS A REQUEST THAT YOU MAKE APPROPRIATE CORRECTIONS TO THE ACCOUNT, OR IN THE ALTERNATIVE, THAT YOU PROVIDE A COMPLETE WRITTEN EXPLANATION REPORT AS TO WHY YOU BELIEVE THAT THE STATED BILLING ERROR IS INCORRECT (INCLUDING THE PRODUCTION OF DOCUMENTATION EVIDENCE COMMENSURATE WITH THE DISPUTE).

I, a natural person, Nelson L. Bruce, "proper name" pursuant to Title 18, sec. 1342 declare and state:

I am writing concerning a billing error on my account. The monthly statements are inaccurate and a possible violation of GAAP for refusing to credit my account because it should reflect a bank asset and liability (funds owed to me) per GAAP, and not a debt. I am requesting that the error be corrected, and that any finance and other charges related to the disputed amount be credited to properly reflect the transactions that occurred. This Billing Error is limited to your failure to credit my account for credits received, as explained herein, and is not to be construed as alleging anything else. Since it is common business practice for credit card companies / mortgage companies / student loans / car loans / bank servicing companies / firms to write off bad debts and to, thereupon, receive either an insurance payoff or a tax credit, in such cases, the pursuit of any such debt thus paid off is illegal unless the entity pursuing same debt has right of "subrogation" of the debt. Kindly, submit any and all necessary proofs that you may have which demonstrate your right of subrogation of the "bill" that you sent that's in "error".

POINTS & AUTHORITIES

1. December 9, 1968 [MARTIN V. MAHONEY] - ORDERED BY THE COURT, Justice of the Peace [REDACTED] Credit River Township, Scott County, Minnesota:
 Note: It has never been doubted that a Note given on a Consideration, which is prohibited by law, is void. It has been determined; independent of Acts of Congress, that sailing under the license of an enemy is illegal. The emission of Bills of Credit upon the books of these private Corporations for the purpose of private gain is not warranted by the Constitution of the United States and is unlawful... See: [Craig v. Missouri, 4 Peters Reports 912]. This Court can tread only that

EXHIBIT A

AFFIDAVIT - VERIFIED CARDHOLDER BILLING ERROR DISPUTE

path which is marked out by duty.

2. Federal Reserve Bank of Chicago's publication – Modern Money Mechanics, Page 6:
 "Of course, they (the banks) do not really pay out loans from the money they receive as deposits. If they did this, no additional money would be created. What they do when they make loans is to accept promissory notes in exchange for credits to the borrower's transaction accounts."

3. Account Ledger:

PENFED accepted my signed promises to pay, receipts, notes or other similar instruments as bank money, creating and issuing new credits to my account that resulted in a bank asset and liability (**funds owed to me**) per GAAP.

4. Payments to merchants and other financial institutions:

PENFED used my new credits to pay merchants or other financial institutions for charges to the account.

5. Monthly Statements:

PENFED failed to enter the new credits on my monthly statements.

6. Additional payments:

PENFED received additional payments, interest and other finance fees, which should have been posted as additional credits to the account, resulting in a bank asset and liability per GAAP.

The error was not apparent in the monthly statements or otherwise disclosed to me, thus no notice was given. However, the statements are a reflection of an underlying in-house error and thus subject to correction.

7. 12 CFR 226.13(a):

☒ The Billing Error stated herein represents: "(4) A reflection on a periodic statement of the creditor's failure to credit properly a payment or other credit issued to the consumer's account; (5) A reflection on a periodic statement of a computational or similar error of an accounting nature that is made by the creditor; (6) A reflection on a periodic statement of an extension of credit for which the consumer requests additional clarification, including documentation evidence."

8. POSTING DATE(S):

☒ All dates listed on the statements.

9. TRANSACTION DATE(S):

☒ All dates listed on the statements.

10. TRANSACTION(S):

☒ All transactions listed on the statements.

11. NAME OF MERCHANT(S):

EXHIBIT A

AFFIDAVIT - VERIFIED CARDHOLDER BILLING ERROR DISPUTE

☐ N/A. This Billing Error Dispute does not involve any merchant(s).

12. Silence is your acquiescence to this Affidavit in its entirety which is estoppel by tacit acquiescence. See: [Connally v. General Construction Co., 269 U.S. 385, 391]. Notification of legal responsibility is "the first essential of due process of law." Also, see: [U.S. v. Tweel, 550 F. 2d. 297]. "Silence can only be equated with fraud where there is a legal or moral duty to speak or where an inquiry left unanswered would be intentionally misleading." PENFED has a legal and moral duty to speak by properly responding to this Affidavit with fact supported by and sworn to under penalty of perjury as verification.

THIS BILLING ERROR DISPUTE DOES NOT INVOLVE:

- * A complaint about unauthorized charges on the credit card.
- * A complaint about undelivered goods and services or an overcharge by a merchant.
- * A dispute with a merchant or a dispute about a specific item of goods or services.
- * A complaint about the quality of the goods or services.
- * A complaint about alleged fraudulent and deceptive banking practices.
- * A complaint about alleged claims regarding perpetration of fraud.
- * A complaint about an unlawful extension of credit or creating credit instead of money.
- * A complaint about my legal obligation to pay back money owed.
- * A complaint about fraudulent creation of the account or an invalid agreement.
- * A refusal to pay, or if I made charges to the account.
- * A complaint about whether I accepted the terms and conditions and benefited.
- * A preconditioning of my obligation to repay the party that funded the capital for money loaned.

ANY RESPONSE REGARDING THIS BILLING ERROR SHALL BE LIMITED TO THE ERROR ASSERTED AND MAY NOT EXTEND TO MATTERS WHICH THIS DISPUTE DOES NOT INVOLVE.

FAIR CREDIT BILLING ACT. Requirements:

1. An acknowledgment of the dispute within thirty (30) days. 15 USC Sec. 1666(a)(3)(A);
2. If the error is not corrected, a written explanation report following a reasonable investigation, including the production of documentation evidence, within ninety (90) days. 15 USC Sec. 1666(a)(3)(B)(ii); and
3. No restrictions or adverse actions on the account, pending resolution. 15 USC Sec. 1666(d).

FAIR CREDIT BILLING ACT VIOLATIONS. Failure to follow the rules pending resolution:

1. Relinquishment of the right to collect any alleged debt on the account. 12 CFR 226.13(d)(1);
2. Exposure to liability for actual damages plus twice the amount of the finance charges. 15 USC Sec. 1640(a)(1)&(2); and
3. Potential criminal liability for willful and knowing violation of the FCBA and other Truth in Lending provisions. 15 USC Sec. 1611(1)&(3).

CONDITION FOR WITHDRAWAL OF THE DISPUTE:

I hereby state that this Billing Error Dispute will be withdrawn if PENFED verifies the following statements under oath:

All Natural Rights "Explicitly" Reserved and Retained "Without Prejudice"

EXHIBIT A

AFFIDAVIT - VERIFIED CARDHOLDER BILLING ERROR DISPUTE

1. That they do not follow **Generally Accepted Accounting Principles** (hereinafter "**GAAP**") or the Federal Reserve Bank's policies and procedures;
2. That they did not create any new credits (bookkeeping entry credits/digital currency) from my signed promises to pay, receipts, notes or other similar instruments, and use said new credit to pay for the charges to the account;
3. That no new internal credits (bookkeeping entries credits/digital currency) were created, received and withdrawn by PENFED and not applied to the above referenced accounts statement balances;
4. That a check is not a promissory note that the bank will take as an asset which is offset by a new bank liability called the alleged borrower's transaction account (which is commonly called a checking account) as provided by the **"Federal Reserve Bank Publications and bookkeeping entries... Black's Law Dictionary"**;
5. That Nelson L. Bruce is not a Private Banker, with the authority to issue instruments operating as a Private Banking Institution as defined under **31 U.S.C. §5312**;
6. That they used their own assets or other depositor's money (species) to fund the charges on the account;
7. That I am not entitled to have the account credited for any form of payment that they accept as money and/or assets under **GAAP**, or otherwise; and
8. That the foregoing **"Consideration"** was disclosed to me on a specified date in a document that is attached and incorporated into the affidavit.

Failure to verify the above five (8) statements by **firsthand knowledge under oath or affirmation** i.e. in (Affidavit) form, under penalty of perjury shall constitute additional proof that the stated Billing Error is correct. **According to UCC § 2-207, Rules and Regulations: (Your Performance, Is Your Acceptance)**

All parties of interest are to send all future correspondences in c/o to the clearly designated numbers placed on the mail-box indicated at the geographical location listed above/ and below herein, via United States Certified Mail. All correspondences sent otherwise will not satisfy 'Proper Service' and will be deemed contrary to proper communications. I am sure that all lawful parties are interested in Rebutting and Refuting Fraud and seeking to correct the commonly used methods of **"Malfeasance"** and 'Mail Fraud' by which such unconstitutional acts have been commonly committed through **"Misrepresentations"** and by callous acts of 'Misprision of Treason' and 'Secrete'.

For The Record,

Please send all following communications as required (mandatory) pursuant to 18 U.S. Code § 1342 - Fictitious name or address, as in my (proper name) that identify me as a (natural person), and NOT a Fictitious entity.

WARNING: 18 U.S. Code MAIL FRAUD!!!**18 U.S. Code § 1342 - Fictitious name or address**

Whoever, for the purpose of conducting, promoting or carrying on by means of the Postal Service, any scheme or device mentioned in **section 1341 of this title** or any other unlawful business, uses or assumes, or requests to be addressed by, any fictitious, false, or assumed title, name, or address or **name** other than his own **proper name**, or takes or receives from any **post office** or authorized depository of mail matter, any letter, postal card, package, or other

EXHIBIT A

AFFIDAVIT - VERIFIED CARDHOLDER BILLING ERROR DISPUTE

mail matter addressed to any such fictitious, false, or assumed title, name, or address, or name other than his own proper name, shall be fined under this this title or imprisoned not more than five years, or both.

i, Nelson L. Bruce, proper person pursuant to Title 18 U.S. Code § 1342 affirm and attest under the laws of the United States of America, without the United States corporation, this is my truth of my **AFFIDAVIT - VERIFIED CARDHOLDER BILLING ERROR DISPUTE**, the whole truth and nothing but the truth, and not misleading, so help me God...; fully stating that the PENFED understands and fully agrees to the seriousness in regards to communicating with "proper persons" in their own "proper name" as required by the code and not under any fictitious, false, or assumed title, name or address under the authority of Title 18 U.S. Code § 1342 above and fully agrees to abide by this code while communicating by way of US Postal, personally, or use any associated organizations, corporations, partners or by Attorney(s) and not make any claims by using the United States Postal mail to commit mail fraud.

THIS NOTICE CONSTITUTES A LEGAL NOTICE TO CEASE ALL TELEPHONE COMMUNICATIONS

Legal Notice to the Principal is Notice to the Agent, and Notice to the Agent is Notice to the Principal.

WHEREFORE, I declare under penalty of perjury that the foregoing is true and correct to the best of my information and belief.

Thank you for your time, patience, and full Co-operation and honorable service and commitment to the Constitution, Federal and States

Yours faithfully,

"Without Prejudice"

By: Nelson L. Bruce Date: 1-28-2021 A.D

Nelson L. Bruce, Proper Person, pursuant to Title 18 U.S. Code § 1342

All Natural Rights/ Constitutional Rights "explicitly" Reserved and retained
[c/o 144 Pavillion Street
Summerville, via South Carolina Republic, Zip Exempt [29483]
via United States Republic, Continental North America
Non-Domestic, Non-Resident, via united States Mail
without the United States corp. @

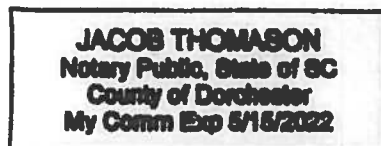
Jurat/ Acknowledgment

Notary Name: Jacob Thomason

Notary Signature: [Signature] Dated: 1-28-2021

Commission Expires: May 12, 2022

NOTARY SEAL



Copy being forwarded:

To: Post Master General
475 L'Enfant Plaza - Washington, DC 20260
Certified Mail No.: 7020 2450 0000 0106 6966

To: US Marshals Service
81 Broad Street

EXHIBIT A

AFFIDAVIT - VERIFIED CARDHOLDER BILLING ERROR DISPUTE

To: Federal Trade Commission - Violations/Fraud Dept.
600 Pennsylvania Avenue, North West
Washington, District of Columbia 20580
Certified Mail No.: 7020 2450 0000 0106 6980

Charleston, South Carolina Republic [29401]
(Attn: Marshal that's assigned to the U.S. Mail)
Certified Mail No.: 7020 2450 0000 0106 6959

To: Security And Exchange Commission
Attn: Violations/Fraud Department
100 F Street North East
Washington, District of Columbia 20549
Certified Mail No.: 7020 2450 0000 0106 6997

USPS Tracking®

[FAQs >](#)

Track Another Package +

Tracking Number: 70202450000001066973[Remove X](#)

Your item was delivered to the front desk, reception area, or mail room at 12:05 pm on February 1, 2021 in ALEXANDRIA, VA 22314.

✓ Delivered, Front Desk/Reception/Mail Room

February 1, 2021 at 12:05 pm
ALEXANDRIA, VA 22314

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EXHIBIT A

NOTICE OF FAULT IN DISHONOR
(Opportunity to Cure) and NOTICE OF INTENT
SERVED OR PRESENTED via the: UNITED STATES POSTAL SERVICE
by the UNITED STATES POST OFFICE via First Class Postage Prepaid

Certified Mail#: 7020 2450 0000 0106 7062

Notice date: March 12, 2021

Claimant(s): Nelson L. Bruce, Proper Person, pursuant to Title 18 U.S. Code § 1342
 All Natural Rights/ Constitutional Rights "explicitly" Reserved and retained
 [c/o] 144 Pavilion Street, Summerville
 via South Carolina Republic, Zip Exempt [29483]
 via United States Republic, Continental North America
 Non-Domestic, Non-Resident, via united States Mail
 without the United States corp. ®

Respondent(s): Pentagon Federal Credit Union (A.K.A. PENFED)
 Attention: CFO & John Dorn – VP, Collections
 2930 EISENHOWER AVENUE
 ALEXANDRIA, VIRGINIA 22313

Reference: ACCOUNT NUMBER: [REDACTED]-81-02
 ACCOUNT NUMBER: [REDACTED]1336
 ACCOUNT NUMBER: [REDACTED]6-77-0

In response to your letter dated February 8, 2021 and received by me February 15, 2021. This instrument is a **Notice of Fault in Dishonor Opportunity to Cure** upon the **AFFIDAVIT-VERIFIED CARDHOLDER BILLING ERROR DISPUTE** Presentment by the Claimant(s) on or about January 28, 2021 with the U.S.P.S. Certified Mail Article No. 7020 2450 0000 0106 6973, and received by you, the Respondent(s) on or about February 1, 2021 at the address referenced above. This is an opportunity to cure and redeem your dishonor and bad faith and fair dealings because you are not properly responding to my disputes which is not warranted and will not be tolerated or accepted and I Nelson Bruce the natural man explicitly reserve all my natural rights at all times. You have failed to respond to my Billing Error Dispute under penalty of perjury and firsthand knowledge stating that the billing is true and correct. If you did not receive a copy of the above referenced communication, and were not aware of its existence, you have three (3) days, (72) hours in which to provide proof of such non-receipt, this is a good faith effort in providing you with an opportunity to cure your default.

NOTICE OF INTENT

Should you be found in default, you are hereby notified that this is my notice on intent to sue for violations of the fair credit billing act and any other applicable laws. I am demanding that Respondent pays me \$100,009.92 as settlement for your willful, negligent acts and violations of the law.

This is being sent prior to filing a suit, I am willing to give you an opportunity to amicably cure you violations of the "Fair Credit Billing Act and any other applicable laws. The lawsuit will name Pentagon Federal Credit Union (A.K.A. PENFED) and or all subsidiaries as the defendants who has violated this law.

I am willing to settle these matters amicably without having to file lawsuit based on this issue and without you having to spend money in legal fees. I am giving you 10 calendar days from receipt of this letter to either provide specific valid proof that you had responded in full with a rebuttal affidavit signed and sword to under penalty of perjury or to take this opportunity to do settle this matter before litigations. You can make the certified check out to Nelson L. Bruce. If Respondent chooses not to settle the matters at hand then I will have no choice but to file suit and seek my remedy in a court of law for the maximum amount allowed by law and request for discovery.

EXHIBIT A

I can be reached directly at 843-437-7901 (cell) or via email at leonbruce81@yahoo.com. This cell number and email is not to be called, shared, or used for any other purposes other than to address the matters at hand only!!

Legal Notice to the Principal is Notice to the Agent, and Notice to the Agent is Notice to the Principal.

Respectfully,

"Without Prejudice"

Nelson L. Bruce 3-12-22

Nelson L. Bruce, Proper Person, pursuant to Title 18 U.S. Code § 1342
All Natural Rights/ Constitutional Rights "explicitly" Reserved and retained
[c/o]144 Pavilion Street, Summerville, via South Carolina Republic, Zip Exempt [29483]
via United States Republic, Continental North America
Non-Domestic, Non-Resident, via united States Mail
without the United States corp. ®

USPS Tracking®

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Track Another Package +

Tracking Number: 70202450000001067062

[Remove X](#)

Your item has been delivered and is available at a PO Box at 10:14 am on March 16, 2021 in ALEXANDRIA, VA 22313.

Delivered

March 16, 2021 at 10:14 am
Delivered, PO Box
ALEXANDRIA, VA 22313

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Tracking History



Product Information



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Notice

EXHIBIT A

FROM: Nelson Bruce
P.O. Box 3345
Summerville, South Carolina 29484
SSN: ***-**-7185 | DOB: 09-28-1982

Date: November, 2nd, 2021
Manner of Notice: Certified Mail

TO: Equifax Information Services LLC
Attention: Dispute Department
P.O. Box 740241
Atlanta, GA 30374
Via Certified Mail No.: 7020 2450 0000 0106 7239

Re: Confirmation number's: 1272592846 & 1272593790

To whom this may concern,

It has been over 5 days from the completion of my disputes to the accounts related to the above referenced confirmation numbers and I have not been mailed a copy of the results and other requirements as requested such as the procedure used to deny my request to delete the accounts, the reason for denial, the procedure used to verify the accounts as accurate nor sufficient evidence that the information being reported is true and accurate information as it relates to me, the consumer as a result of your reinvestigation as required under the FCRA and SC state consumer laws and therefore is knowing, wilfull and negligent.. I request that the above be sent to me immediately, within 5 days of receipt of this notice as you are being notified of your knowing, wilfull and negligent acts.

Sincerely

/s/ Nelson L. Bruce
Nelson L. Bruce

USPS Tracking®**FAQs >****Track Another Package +****Tracking Number:** 70202450000001067239

Remove X

Your item was delivered at 1:23 am on November 7, 2021 in ATLANTA, GA 30348.

 **Delivered**November 7, 2021 at 1:23 am
ATLANTA, GA 30348**Get Updates** ▼

Feedback

Text & Email Updates**Tracking History****Product Information****See Less** ^**Can't find what you're looking for?**

Go to our FAQs section to find answers to your tracking questions.

FAQs

EXHIBIT A

U.S. Postal Service
CERTIFIED MAIL RECEIPT
Domestic Mail Only

For delivery information, visit our website at www.usps.com

OFFICIAL USE

Certified Mail Fee
 \$

Extra Services & Fees (check box, add the fee to the Certified Mail Fee)

☐ Return Receipt (hardcopy) \$
☐ Return Receipt (electronic) \$
☐ Certified Mail Restricted Delivery \$
☐ Adult Signature Required \$
☐ Adult Signature Restricted Delivery \$

Postage
 \$

Total Postage and Fees
 \$

Sent To
Equifax Information Services LLC
 Attention: Dispute Department
 P.O. Box 740241
 Atlanta, Georgia 30374

City, State, ZIP+4®


PS Form 3811, April 2015 PSN 7530-02-000-9063 See Reverse for Instructions

SENDER: COMPLETE THIS SECTION

☐ Complete items 1, 2, and 3.
☐ Print your name and address on the reverse so that we can return the card to you.
☐ Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

Equifax Information Service LLC
Attention: Dispute Department
P.O. Box 740241
Atlanta, Georgia 30374


 9590 9402 6486 0346 7649 83

2. Article Number (Transfer from service label)

7020 2450 0000 0106 7239

PS Form 3811, July 2020 PSN 7530-02-000-9063

COMPLETE THIS SECTION: ON DELIVERY

A. Signature
 X

☐ Agent
☐ Addressee

B. Received by (Printed Name)
 C. Date of Delivery

D. Is delivery address different from item 1? ☐ Yes
 If YES, enter delivery address below: ☐ No

William Anderson
 NOV 03 2021

3. Service Type

☐ Adult Signature
☐ Adult Signature Restricted Delivery
☒ Certified Mail®
☐ Certified Mail Restricted Delivery
☐ Collect on Delivery
☐ Collect on Delivery Restricted Delivery
☐ Mail Restricted Delivery

☐ Priority Mail Express®
☐ Registered Mail™
☐ Registered Mail Restricted Delivery
☐ Signature Confirmation™
☐ Signature Confirmation Restricted Delivery

Domestic Return Receipt

Notice of Dispute

EXHIBIT A

FROM: Nelson Bruce
P.O. Box 3345
Summerville, South Carolina 29484
SSN: ***-**-7185 | DOB: 09-28-1982

Date: September 25th, 2021
Manner of Notice: Priority Mail Express

TO: Experian
Attention: Dispute Department
P.O. Box 4500
Allen, TX 75103
Via Priority Express Mail: EJ 961 743 386 US

EJ 961 743 386 US



Re: Report No.: 2301-5252-79

To whom this may concern,

I recently checked my credit report and noticed some inaccurate, unauthorized, unverified, incorrect reporting regarding some alleged accounts therefore I am challenging the incorrect, inaccurate unduly information you are reporting in regards to the below alleged accounts where you have clearly in violation of the Fair Credit Reporting Act (FCRA) and the Fair Credit Billing Act (FCBA) as the information that is being reported on my consumer credit report is not 100% accurate as the law requires. The alleged accounts being reported below by the alleged creditors are incorrect, inaccurate, unverified, unduly negative information on my consumer credit report. Because you have been allowing the alleged creditors to report this information without properly verifying what they are reporting, it has damaged me and hurt my ability to obtain credit, loans, investments to build income and residency. It has greatly affected me from obtaining credit and loans, it has limited the amount of credit and loans I can obtain therefore I request that these alleged accounts be removed/deleted from my consumer credit report immediately.

I. I DEMAND THE FOLLOWING ALLEGED ACCOUNTS BE DELETED/REMOVED FROM MY CONSUMER CREDIT REPORT IMMEDIATELY FOR THE FOLLOWING REASONS:

1. **Alleged Creditor Name:** HERITAGE TRUST FED CR UN
Alleged Account #: 100000XXXXXXXXXX
Alleged Unverified Disputed Amount Reported: \$471

- **Reason 1:** I do not have a contract with this company wherein which I agreed for them to report this alleged account on my consumer credit report. Experian is required by federal law to **Validate and verify** - through the physical verification of the original signed consumer contract, any and all alleged accounts you post on a consumer credit report including the accuracy of the alleged accounts information being reported. Otherwise, anyone paying for your reporting services could send you inaccurate, unverified, fraudulent information in relation to the alleged account. I demand Experian and the alleged creditor produce **Verifiable Proof** of the original Consumer Contract with my Signature on it that you have on file for this alleged account. I also demand that you verify the correct open date, the correct charge-off/write-off date, and that I signed a contract with this alleged creditor and the section where I agreed that they can report this alleged account to my consumer credit report.
- **Reason 2:** The above named alleged creditor is reporting that the above alleged account was **charged-off/written off**. **Charge-offs/write-offs** are to be reported with a "0" (zero) balance, as paid in full as it is the common practice of the bank/alleged creditor to charge-off/writ-off an alleged account, zero out the alleged account balance as GAAP require after they have deemed the alleged debt an uncollectable business bad debt as they apply for and received tax credits in the year they determine the alleged account is an uncollectible business bad debt thereby paying off the remaining alleged balance in full on this alleged account. It needs to be verified through a physically inspection that the credits portion of the alleged creditor's tax returns between the dates of first charged off to present, that the alleged creditor has not received a tax credit on the alleged account for the alleged amount being reported.
- **Reason 3:** The above alleged creditor may have already filed an insurance claim on this alleged account and receive a claim in the amount of the alleged balance being reported between the dates of first charge-off/write-off therefore the alleged balance should have reported with a "0" (zero) balance as paid in full as it is the common practice of the bank/alleged creditor to file an insurance claim on the alleged account if they have determined it to be uncollectable, a business loss. It needs to be verified through a physically

Notice of Dispute

EXHIBIT A

inspection that there is no insurance policy for the alleged account and whether the alleged creditor's filed and received an insurance claim on this alleged account for the alleged amount being reported in the amount of the alleged balance disputed.

- Reason 4: As evidenced by the attached dispute directly with the alleged creditor under certified mail which they received on 4-26-2021. I, the consumer disputed the validity of the alleged debt and requested that the alleged creditor validate this alleged debt alleged account and support it by verification of the alleged account and its information that is reported being true, correct and accurate under firsthand knowledge which they did not respond at all to the request. The law only allows the alleged creditor/data furnisher 30 days to respond therefore I demand that this alleged account be deleted immediately.
- Reason 5: The alleged account number being reported by Experian is inaccurate as the alleged account number reported does not match the alleged account number being reported to Equifax for the same alleged account as evidenced by the attached Equifax report.
- Reason 6: The alleged creditor name being reported by Experian is inaccurate as the alleged creditor name being reported to Equifax do not match as the alleged creditors must be reported the same through all 3 bureaus for the same alleged account as evidenced by the attached Equifax report.
- Reason 7: The date of first delinquency is being reported inaccurately because what is being reported to Experian does not match what is being reported to Equifax as evidenced by the attached copy of the consumers Equifax credit report. Equifax is reporting a date of first delinquency on May 1, 2019 but Experian is not reporting any date of first delinquency.

2. Creditor/Debt Collector: BK OF AMER
Alleged account Number: 20298XXXX
Amount Reported: \$0

- Reason 1: I do not have a contract with this company. I never consented to this company reporting any alleged accounts to my consumer report. You are required by federal law to **Validate and verify** - through the physical verification of the original signed consumer contract of any and all alleged accounts you post on a consumer credit report including the accuracy of the alleged accounts information being reported. Otherwise, anyone paying for your reporting services could send you inaccurate, unverified, fraudulent information in relation to the alleged account. I demand Experian and the alleged creditor produce **Verifiable Proof** of the original Consumer Contract with my Signature on it that Experian has on file of this alleged account. If this alleged account was disputed in the past, I demand that Experian produce all verified documents you have received, that you have on record from this alleged creditor as a result of your previous alleged investigation that documents the date received the verified documents was received by Experian to verify as accurate this alleged account which Experian allowed this alleged creditor to continue to report.

3. Creditor/Debt Collector: CARRINGTON MORTGAGE SERV
Alleged account Number: 700012XXXX
Alleged Unverified Disputed Amount Reported: \$241,354

- Reason 1: I do not have a contract with this company. I never consented to this company reporting any alleged accounts to my consumer report. You are required by federal law to **Validate and verify** - through the physical verification of the original signed consumer contract of any and all alleged accounts you post on a consumer credit report including the accuracy of the alleged accounts information being reported. Otherwise, anyone paying for your reporting services could send you inaccurate, unverified, fraudulent information in relation to the alleged account. I demand Experian and the alleged creditor produce **Verifiable Proof** of the original Consumer Contract with my Signature on it that Experian has on file of this alleged account. If this alleged account was disputed in the past, I demand that Experian produce all verified documents you have received, that you have on record from this alleged creditor as a result of your previous alleged investigation that documents the date received the verified documents was received by Experian to verify as accurate this alleged account which Experian allowed this alleged creditor to continue to report.
- Reason 2: The alleged balance is incorrect. The principle balance including the alleged late fees are being reported incorrectly there for the alleged balance reported is inaccurate.
- Reason 3: The balance history that this alleged creditor is reporting is incorrect, therefore it is being reported inaccurately.

Notice of Dispute

EXHIBIT A

- Reason 4: This alleged creditor and the alleged account are currently in litigation and therefore this account should be deleted until further notice to prevent any further damages to consumer otherwise all Experian and the alleged creditor shall be held liable for any and all further damages to consumer and his credit worthiness.

4. Creditor/Debt Collector: PENTAGON - BANKCARD
Alleged account Number: 430679160525XXXX
Alleged Unverified Disputed Amount Reported: \$13,777.76

- Reason 1: I do not have a contract with this company where in which I agreed for them to report this alleged account on my consumer credit report. Experian is required by federal law to **Validate and verify** - through the physical verification of the original signed consumer contract, any and all alleged accounts you post on a consumer credit report including the accuracy of the alleged accounts information being reported. Otherwise, anyone paying for your reporting services could send you inaccurate, unverified, fraudulent information in relation to the alleged account. I demand Experian and the alleged creditor produce **Verifiable Proof** of the original Consumer Contract with my Signature on it that you have on file of this alleged account, the correct charge-off/write-off date, and that I signed a contract with this alleged creditor and the section where I agreed that they can report this alleged account to my consumer credit report. If this alleged account was disputed in the past, I demand that Experian produce all verified documents you have received, that you have on record from this alleged creditor as a result of your previous alleged investigation that documents the date received the verified documents was received by Experian to verify as accurate this alleged account which Experian allowed this alleged creditor to continue to report.
- Reason 2: The above named alleged creditor is reporting that the above alleged account was **charged-off/written off**. **Charge-offs/write-offs** are to be reported with a "0" (zero) balance, as paid in full as it is the common practice of the bank/alleged creditor to charge-off/writ-off an alleged account, zero out the alleged account balance as GAAP require after they have deemed the alleged debt an uncollectable business bad debt as they apply for and received tax credits in the year they determine the alleged account is an uncollectable business bad debt thereby paying off the remaining alleged balance in full on this alleged account. It needs to be verified through a physically inspection that the credits portion of the alleged creditor's tax returns between the dates of first charged off to present, that the alleged creditor has not received a tax credit on the alleged account for the alleged amount being reported.
- Reason 3: The above alleged creditor may have already filed an insurance claim on this alleged account and receive a claim in the amount of the alleged balance being reported between the dates of first charge-off/write-off therefore the alleged balance should have reported with a "0" (zero) balance as paid in full as it is the common practice of the bank/alleged creditor to file an insurance claim on the alleged account if they have determined it to be uncollectable, a business loss. It needs to be verified through a physically inspection that there is no insurance policy for the alleged account and whether the alleged creditor's filed and received an insurance claim on this alleged account for the alleged amount being reported in the amount of the alleged balance disputed.
- Reason 4: As evidenced by the attached dispute directly with the alleged creditor under certified mail which they received on 4-26-2021 along with the default received on 3-16-2021. I, the consumer disputed the validity of the alleged debt and requested that the alleged creditor validate this alleged debt account and support it by verification of it being true and correct under firsthand knowledge which they did not respond and therefore have not verified the alleged balance of this alleged account. The law only allows them 30 days to respond therefore I demand that this alleged account be deleted immediately.
- Reason 5: The alleged account number being reported by Experian is inaccurate as the alleged account number reported does not match the alleged account number being reported to Equifax for the same alleged account as evidenced by the attached Equifax report.
- Reason 6: The date of first delinquency is inaccurate as it does not match what is being reported to Equifax as evidenced by the attached copy of the consumers Equifax credit report. Equifax is reporting a date of first delinquency on Jan. 1, 2017 but Experian is reporting the first 30 days late being in Mar. 2017, the date of first delinquency.

By the provisions of the Fair Credit Reporting Act, I demand that these items be investigated and removed from my report. It is my understanding that you will recheck these items with the creditor who has posted them. Please remove any information that the creditor cannot verify. I understand that under 15 U.S.C. Sec. 1681i (a), you must complete this reinvestigation within 30 days of receipt of this letter with the exception of the 2 alleged accounts referenced above that

Notice of Dispute

EXHIBIT A

I have already disputed with the alleged debt collectors who have failed to respond. These 2 alleged accounts must be deleted immediately as they have exhausted the time allowed to them to respond and are now in agreement to have these alleged accounts deleted.

Please send an updated copy of my credit report to the above address. According to the act, there shall be no charge for this updated report. Also included in this mailing is a copy of my I.D., SSN Card.

* Please add a Promotional Suppression to my consumer credit file.

II. OTHER REQUEST:

I am also requesting the METHOD OF VERIFICATION according to FCRA section 611 (a) (7).

- (a) The name of the creditor;
- (b) The person's name they verified the dispute with;
- (c) The address;
- (d) The telephone number; and
- (e) The documentation received and used to verify the dispute.

If CRA refuses to open a new dispute, I will be forced to file a lawsuit for willful noncompliance under FCRA, Section 616. You need to ensure you conduct a reasonable investigation to obtain proper verification of an all the requested disputed information above in order to verify the accuracy and validity of the above disputed alleged accounts.

In addition to the questionnaire below, please attach copies of the following documents:

- Verified copies of the original credit application bearing my wet-ink signature in the form of verification.
- Verified copies of the Agreement with alleged Original Creditor(s) I signed granting the alleged creditors the authority to report the alleged accounts and information to my consumer credit report in the form of verification
- Verified copies of any and all insurance claims made by any of the above alleged creditors regarding the alleged account(s) above in the form of verification.
- Verified copies of any and all tax information regarding credits received for writing off any and all uncollectable business bad debt regarding the alleged account(s) above in the form of verification.
- If you have verified any of the above disputed alleged accounts as accurate as a result of a dispute in the past, I request that you produce the procedure used to verify as accurate the alleged accounts disputed and the verification used to verify the alleged accounts.

NOTE: Verification is the legal context refers to a declaration under oath or upon penalty of perjury that a statement or pleading is true. The verification is located at the end of a document. (Under penalty of perjury means they swear and attest that the information is true and correct.)

I need to see verification so as to validate and verify this debt and the information being reported. This is my notice of dispute. Now if you cannot provide me verification, that means for a certainty that the alleged creditors do not have authority to report the above referenced alleged accounts, the alleged accounts being reported are inaccurate and unverified and I will need you to stop reporting these alleged accounts on my consumer credit report and delete/remove them immediately up on such findings within the 30-day statute required under the FCRA. Thank you, have a very good day and I look forward to hearing from you soon.

NOTICE: If Experian chooses not to do a proper physical, reasonable investigation and or remove/delete the alleged accounts referenced above from my consumer credit profile/report immediately after you do not receive verification in proper form from the alleged creditors, and provide document proof as requested, Experian as well as the data furnisher who Experian has forward the dispute to agrees to be held liable for any and all damages already occurring and will continue to occur in the future under the consumer laws that are put in place to protect the consumer if the referenced alleged accounts are not removed/deleted immediately as demanded with this notice of dispute/presentment. The undersigned accepts such liability by Experian and the Alleged creditors known as the data furnishers and may choose to litigate further with a court of original jurisdiction for redress.

Thank You,

/s/ Nelson L. Bruce
Nelson L. Bruce

EXHIBIT A



September 27, 2021

Dear Nelson Bruce:

The following is in response to your request for proof of delivery on your item with the tracking number:
EJ96 1743 386U S.

Item Details

Status: Delivered, PO Box
Status Date / Time: September 27, 2021, 10:48 am
Location: ALLEN, TX 75013
Postal Product: Priority Mail Express 2-Day®
Extra Services: Insured
PO to Addressee
Up to \$100 insurance included
Actual Recipient Name: J S

Note: Actual Recipient Name may vary if the intended recipient is not available at the time of delivery.



Shipment Details

Weight: 5.0oz

Destination Delivery Address

Street Address: PO BOX 4500
City, State ZIP Code: ALLEN, TX 75013-1311

Recipient Signature

Signature of Recipient:	
Address of Recipient:	

Note: Scanned image may reflect a different destination address due to Intended Recipient's delivery instructions on file.

Thank you for selecting the United States Postal Service® for your mailing needs. If you require additional assistance, please contact your local Post Office™ or a Postal representative at 1-800-222-1811.

Sincerely,
United States Postal Service®
475 L'Enfant Plaza SW
Washington, D.C. 20260-0004

Notice

EXHIBIT A

FROM: Nelson Bruce
P.O. Box 3345
Summerville, South Carolina 29484
SSN: ***-**-7185 | DOB: 09-28-1982

Date: November 2nd, 2021
Manner of Notice: Priority Mail Express

TO: Experian
Attention: Dispute Department
P.O. Box 4500
Allen, TX 75103
Via Priority Express Mail: EJ 961 743 409 US

EJ 961 743 409 US



Re: Report Number: 3127-0111-88

To whom this may concern,

It has been over 5 days from the completion of my disputes to the accounts related to the above referenced Report Number and I have not been mailed a copy of the results and other requirements as requested such as the procedure used to deny my request to delete the accounts, the reason for denial, the procedure used to verify the accounts as accurate nor sufficient evidence that the information being reported is true and accurate information as it relates to me, the consumer as a result of your reinvestigation as required under the FCRA and SC state consumer laws and therefore is knowing, wilfull and negligent. I request that the above be sent to me immediately, within 5 days of receipt of this notice as you have are being notified of your knowing, wilfull and negligent acts.

Sincerely

/s/ Nelson L. Bruce
Nelson L. Bruce



EXHIBIT A

November 5, 2021

Dear Nelson Bruce:

The following is in response to your request for proof of delivery on your item with the tracking number:
EJ96 1743 409U S.

Item Details

Status: Delivered, Individual Picked Up at Postal Facility
Status Date / Time: November 5, 2021, 11:04 am
Location: ALLEN, TX 75013
Postal Product: Priority Mail Express 1-Day®
Extra Services: Insured
PO to Addressee
Up to \$100 insurance included
Actual Recipient Name: J SWANSON

Note: Actual Recipient Name may vary if the intended recipient is not available at the time of delivery.

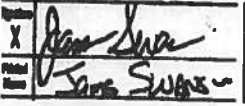

Shipment Details

Weight: 2.0oz

Destination Delivery Address

Street Address: PO BOX 4500
City, State ZIP Code: ALLEN, TX 75013-1311

Recipient Signature

Signature of Recipient:	
Address of Recipient:	

Note: Scanned image may reflect a different destination address due to Intended Recipient's delivery instructions on file.

Thank you for selecting the United States Postal Service® for your mailing needs. If you require additional assistance, please contact your local Post Office™ or a Postal representative at 1-800-222-1811.

Sincerely,
United States Postal Service®
475 L'Enfant Plaza SW
Washington, D.C. 20260-0004

EXHIBIT A

Online Dispute Service

Investigation Summary**Current File**

File Number:

334959402

Report Date:

06/11/2018

Name:

NELSON L. BRUCE

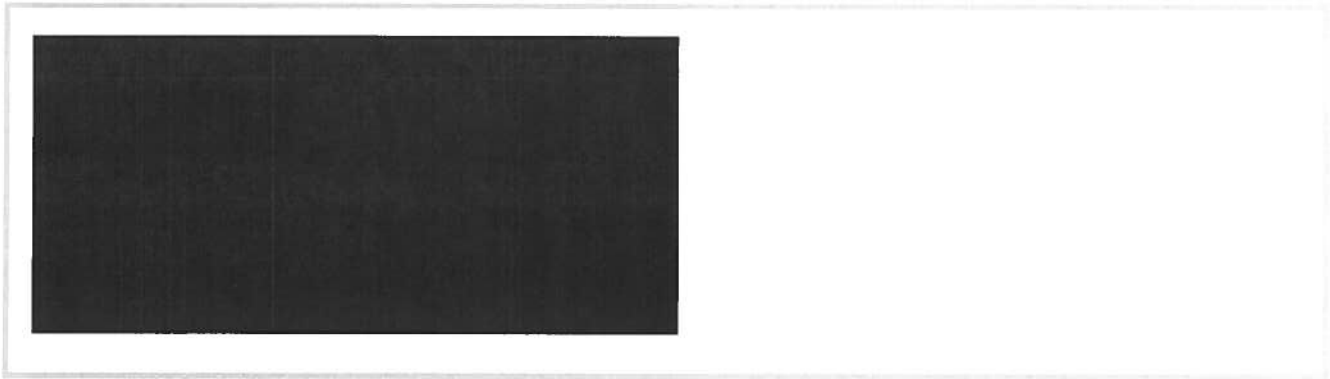
Address:

144 PAVILION ST

SUMMERVILLE, SC 29483-8444

Credit File Details

EXHIBIT A



**ADVERSE ACCOUNT INFORMATION
INVESTIGATION REQUESTED:**

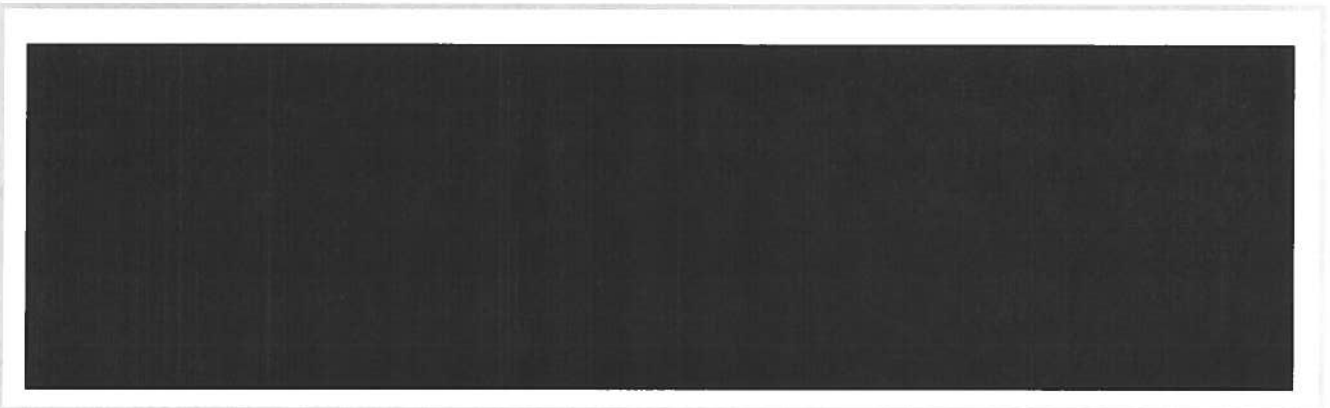
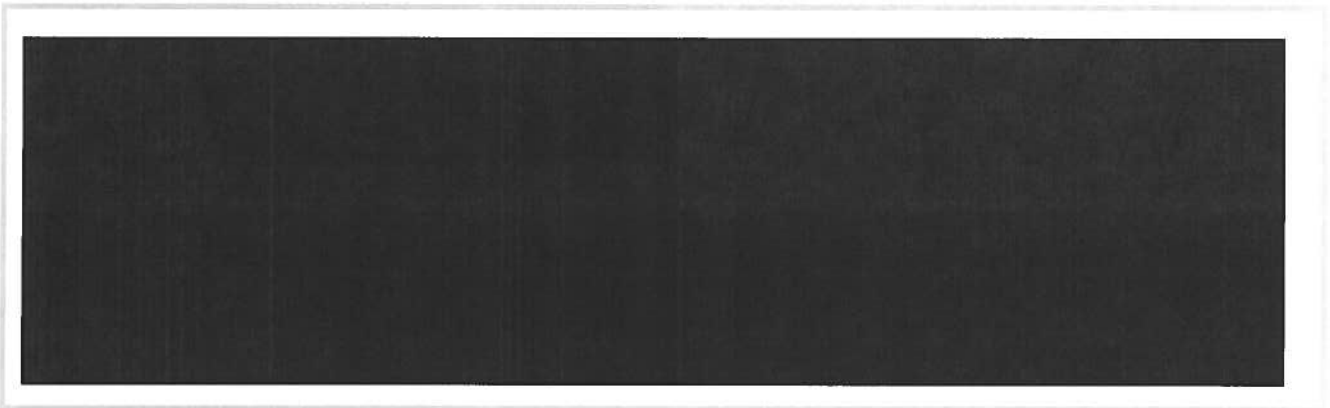
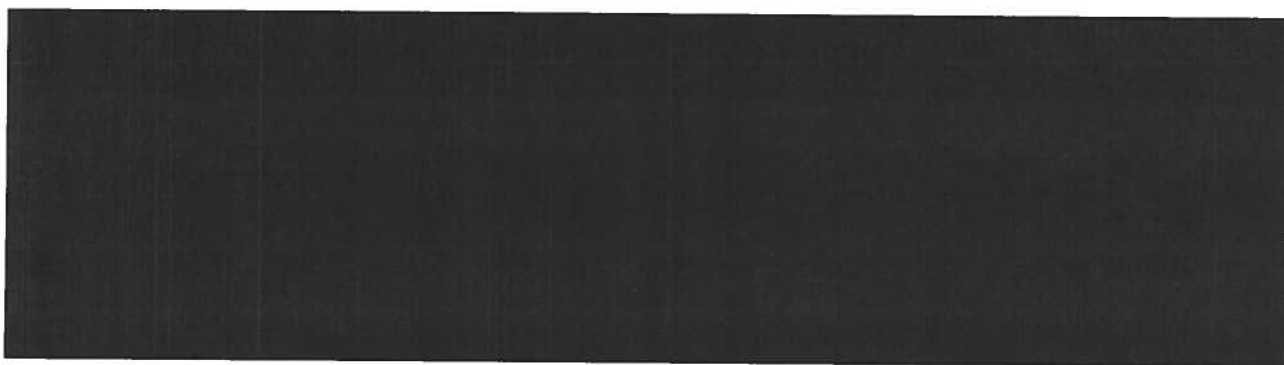
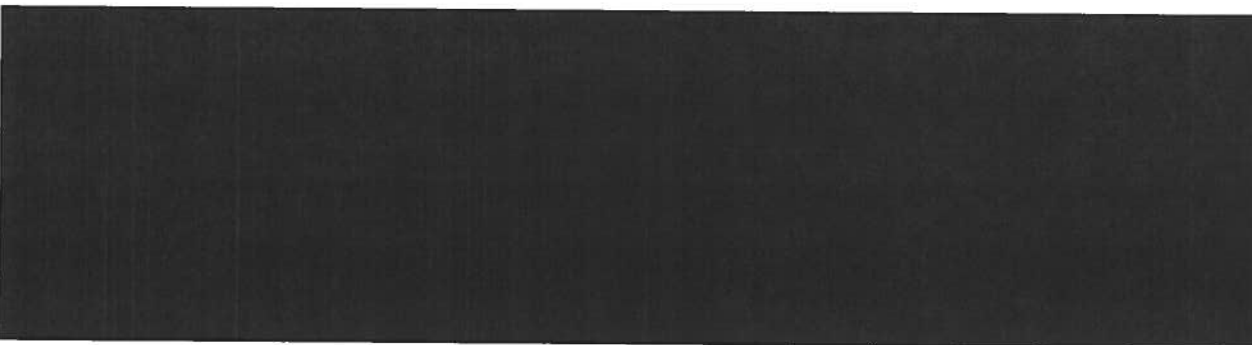


EXHIBIT A

Creditor:

PENTAGON FCU

Account:

430679160525****

Investigate Accuracy:

The balance and/or past due amount are/is incorrect

Additional Comments:

The full amount of this account was tendered and has been discharged by the principles of law related to tender of payment which may have been refused by the creditor. I request this account be deleted.

EXHIBIT A

Creditor:

PENTAGON FEDERAL CREDIT

Account:

3036870****

Investigate Accuracy:

The balance and/or past due amount are/is incorrect

Additional Comments:

The full amount of this account was tendered and has been discharged by the principles of law related to tender of payment which may have been refused by the creditor. I request this account be deleted.

Creditor:

PENTAGON FEDERAL CREDIT

Account:

3038218****

Investigate Accuracy:

The balance and/or past due amount are/is incorrect

Additional Comments:

The full amount of this account was tendered and has been discharged by the principles of law related to tender of payment which may have been refused by the creditor. I request this account be deleted.

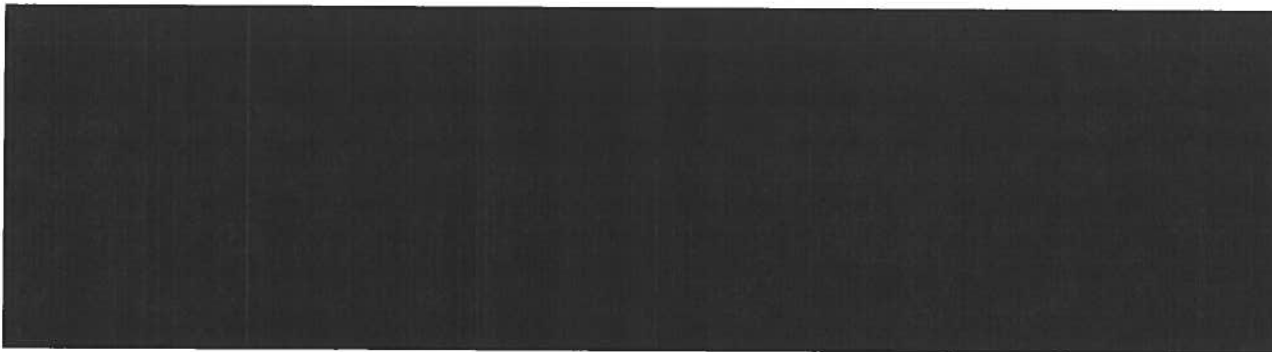
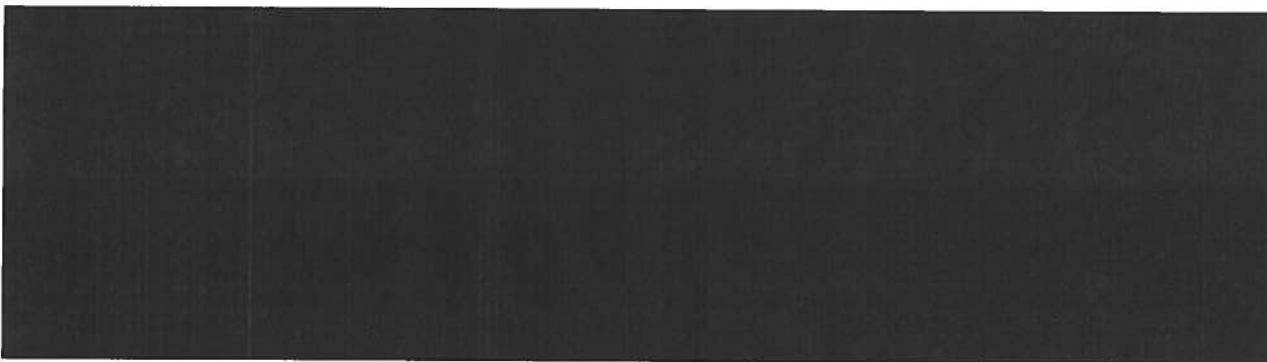


EXHIBIT A

Upload Attachments

1. You may upload supporting documents related to any accounts under investigation. First, **Choose File** to locate file. Once you have located a file, click **ADD FILE** button.

Note: The total size of all attachments may not exceed 5 megabytes. Acceptable file formats are .jpeg, .tif and .pdf, and we cannot accept compressed or password-protected files.

2. When you're finished selecting all files, click **Submit**. This will submit your investigation and all supporting documents to TransUnion. To cancel and return to the Investigation Summary page, click **Cancel**. **If you choose to cancel this process, you will cancel the entire investigation and all pending documents uploaded.**

Note: You must have at least one address on file; you may not delete the address marked as your current address. Once you select **Submit**, you will not return to this page. If you have supporting documents related to a public record dispute, you may send the documents to TransUnion via mail at: P.O. Box 2000 Chester, PA 19016. Please remember to include your File Identification Number on all correspondence to TransUnion

Select Attachments

File Name:

Browse... No files selected.

[Visit the document upload FAQ page](#)

ADD FILE

Include selected file above for processing

Investigation/Re-Investigation Request Letter

EXHIBIT A

Date: May 3rd, 2022
Via Priority Mail

FROM: Nelson Bruce
P.O. Box 3345
Summerville, South Carolina 29484
SSN: ***-**-7185 DOB: 09-28-1982

TO: Equifax Information Services LLC
Attention: Investigation Department
P.O. Box 740256
Atlanta, Georgia 30374-0256

To Whom It May Concern,

I received a copy of my credit report with the intention of trying to improve my credit and take care of my responsibilities and noticed a few accounts that I wanted a little more explanation on. I am not saying they are reporting right or wrong. I am just saying that I am not 100 percent sure if they are. I also read something called the Fair Credit Reporting Act where it said by law, I had rights to challenge anything I am not sure is accurate.

Are you familiar with something called 15 U.S.C. Sec. 1681i(a)? I heard that if you can't provide proof, these accounts must be deleted. Well I want these accounts deleted if they are not 100 percent right and correct. So, could you please check on these and get back with me? I saw on a Credit Site and Board where this lawyer said you have up to 30 days to complete this investigation. Please re-investigate the following accounts and remove them if anything is missing or not correct on them:

Account Name as Shown on Report: PENTAGON FEDERAL CR UNION

Account Number as Shown on Report: 30382**

Note: Please re-investigate if every piece of information for this account is correct. If not please remove it from my credit report immediately.

Account Name as Shown on Report: PENTAGON FEDERAL CR UNION

Account Number as Shown on Report: 30368**

Note: Please re-investigate if every piece of information for this account is correct. If not please remove it from my credit report immediately.

Account Name as Shown on Report: PENTAGON FEDERAL CR UNION

Account Number as Shown on Report: 43067916****

Note: Please re-investigate if every piece of information for this account is correct. If not please remove it from my credit report immediately.

I also read where I can get the updated report after you re-investigate from the free Lawyer guy. Could you please send it to me? Also please let me know who had access to my file as well. I want the re-investigation outcome to be sent to my address I put on the from area.

Signature: /s/ Nelson Bruce
Nelson Bruce

EXHIBIT A

[FAQs >](#)**USPS Tracking®****Track Another Package +****Tracking Number:** 9510806622262127854884[Remove X](#)

Your item has been delivered and is available at a PO Box at 8:49 am on May 15, 2022 in ATLANTA, GA 30374.

USPS Tracking Plus® Available  **Delivered, PO Box**May 15, 2022 at 8:49 am
ATLANTA, GA 30374**Get Updates** **Text & Email Updates**

Feedback

Proof of Delivery**Tracking History****USPS Tracking Plus®****Product Information****See Less** **Can't find what you're looking for?**Go to our [FAQs](#) section to find answers to your tracking questions.**FAQs**

EXHIBIT A

Investigation/Re-Investigation Request Letter

Date: April 30th, 2022

Via Priority Mail Express No.: EI 035 215 435 US

FROM: Nelson Bruce
P.O. Box 3345
Summerville, South Carolina 29484
SSN: ***-**-7185 DOB: 09-28-1982

EI 035 215 435 US



TO: Experian
Attention: Investigation Department
P.O. Box 4500
Allen, Texas 75103

To Whom It May Concern,

I received a copy of my credit report with the intention of trying to improve my credit and take care of my responsibilities and noticed a few accounts that I wanted a little more explanation on. I am not saying they are reporting right or wrong. I am just saying that I am not 100 percent sure if they are. I also read something called the Fair Credit Reporting Act where it said by law, I had rights to challenge anything I am not sure is accurate.

Are you familiar with something called 15 U.S.C. Sec. 1681i(a)? I heard that if you can't provide proof, these accounts must be deleted. Well I want these accounts deleted if they are not 100 percent right and correct. So, could you please check on these and get back with me? I saw on a Credit Site and Board where this lawyer said you have up to 30 days to complete this investigation. Please re-investigate the following accounts and remove them if anything is missing or not correct on them:

Account Name as Shown on Report: CARRINGTON MORTGAGE SE

Account Number as Shown on Report: 700012****

Note: Please re-investigate if every piece of information for this account is correct. If not please remove it from my credit report immediately.

Account Name as Shown on Report: REVFCU

Account Number as Shown on Report: 1000000233140****

Note: Please re-investigate if every piece of information for this account is correct. If not please remove it from my credit report immediately.

Account Name as Shown on Report: PENTAGON FEDERAL CR UNION

Account Number as Shown on Report: 43067916****

Note: Please re-investigate if every piece of information for this account is correct. If not please remove it from my credit report immediately.

I also read where I can get the updated report after you re-investigate from the free Lawyer guy. Could you please send it to me? Also please let me know who had access to my file as well. I want the re-investigation outcome to be sent to my address I put on the from area.

Signature: /s/ Nelson Bruce
Nelson Bruce

EXHIBIT A



May 4, 2022

Dear Nelson Bruce:

The following is in response to your request for proof of delivery on your item with the tracking number:
EI03 5215 435U S.

Item Details

Status:	Delivered, PO Box
Status Date / Time:	May 4, 2022, 9:45 am
Location:	ALLEN, TX 75013
Postal Product:	Priority Mail Express 2-Day®
Extra Services:	Insured PO to Addressee Up to \$100 insurance included
Actual Recipient Name:	J SWANSON

Note: Actual Recipient Name may vary if the intended recipient is not available at the time of delivery.



Shipment Details

Weight:	2.0oz
----------------	-------

Destination Delivery Address

Street Address:	PO BOX 4500
City, State ZIP Code:	ALLEN, TX 75013-1311

Recipient Signature

Signature of Recipient:	
Address of Recipient:	

Note: Scanned image may reflect a different destination address due to Intended Recipient's delivery instructions on file.

Thank you for selecting the United States Postal Service® for your mailing needs. If you require additional assistance, please contact your local Post Office™ or a Postal representative at 1-800-222-1811.

Sincerely,
United States Postal Service®
475 L'Enfant Plaza SW
Washington, D.C. 20260-0004

USPS Tracking®**EXHIBIT A****FAQs >****Track Another Package +****Tracking Number:** EI035215435US

Remove X

Expected Delivery on**WEDNESDAY****4** MAY
2022 ⓘ**See Product Information** ▼**USPS Tracking Plus® Available** ▼**✓ Delivered, PO Box**May 4, 2022 at 9:45 am
ALLEN, TX 75013**Get Updates** ▼

Feedback

Text & Email Updates

▼

Proof of Delivery

▼

Tracking History

▼

USPS Tracking Plus®

▼

Product Information

▼

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REQUEST FOR ACCOUNTING!

EXHIBIT A

U.C.C. 9 – 210, 36-9-210 and other applicable laws.

4-4-2022

**From: Nelson L. Bruce, Proper Person, pursuant to Title 18 U.S. Code § 1342
All Natural Rights/ Constitutional Rights "explicitly" Reserved and retained
[c/o] 144 Pavillion Street, Summerville
Via South Carolina Republic, Zip Exempt [29483]
Via United States Republic, Continental North America
Non-Domestic, Non-Resident, via united States Mail
Without the United States corp. ©**

**To: Pentagon Federal Credit Union (A.K.A. PENFED)
Attention: CFO & John Dorn – VP, Collections
2930 EISENHOWER AVENUE
ALEXANDRIA, VIRGINIA 22313**

Reference accounts # [REDACTED] 31-02, [REDACTED] 336, [REDACTED] 3-77-0

Dear Principal or Agent and/or Recipient:

This communication is with reference to the alleged contractual relationship, I have a right to an authenticated record of accounting. I am not requesting a statement of account, for an authenticated record of the accounting. I am hereby disputing the alleged debts and all alleged balances, and to require that you provide the requested information within the time allotted by law, which is 14 calendar-days.

I do wish to thank you for your time in providing this information, which is readily available to you as the custodian of records, and/or the collective entity. Please note that each day beyond the 14th calendar-day of receipt of this communication I will BE assessing a \$33 per day penalty for your failure to comply and/or \$1000 per month, whichever is greatest. I have the right to this information as indicated by the Uniform Commercial Code:

U.C.C. § 9-210, 36-9-210. REQUEST FOR ACCOUNTING; REQUEST REGARDING LIST OF COLLATERAL OR STATEMENT OF ACCOUNT.

§ 9-210. REQUEST FOR ACCOUNTING; REQUEST REGARDING LIST OF COLLATERAL OR STATEMENT OF ACCOUNT.

(A) [DEFINITIONS.] (1) "REQUEST" MEANS A RECORD...

(2) "REQUEST FOR AN ACCOUNTING" MEANS A RECORD AUTHENTICATED

(B) [DUTY TO RESPOND TO REQUESTS.] ... SHALL COMPLY WITH A REQUEST WITHIN 14 DAYS AFTER RECEIPT:

(1) IN THE CASE OF A REQUEST FOR AN ACCOUNTING, BY AUTHENTICATING AND SENDING TO THE DEBTOR AN ACCOUNTING; AND...

EXHIBIT A

(E) [REQUEST FOR ACCOUNTING OR REGARDING STATEMENT OF ACCOUNT; NO INTEREST IN OBLIGATION CLAIMED.]

A PERSON THAT RECEIVES A REQUEST FOR AN ACCOUNTING OR A REQUEST REGARDING A STATEMENT OF ACCOUNT..., AND CLAIMED AN INTEREST IN THE OBLIGATIONS AT AN EARLIER TIME SHALL COMPLY WITH THE REQUEST WITHIN 14 DAYS AFTER RECEIPT BY SENDING TO THE DESTOR AN AUTHENTICATED RECORD:

(1) DISCLAIMING ANY INTEREST IN THE OBLIGATIONS; AND

(2) IF KNOWN TO THE RECIPIENT, PROVIDING THE NAME AND MAILING ADDRESS OF ANY ASSIGNEE OF OR SUCCESSOR TO THE RECIPIENT'S INTEREST IN THE OBLIGATIONS.

This authenticated record must include all tax filings (including all 1099's, 1096's, and 1098's) any and all trades and/or investments and/or interests associated with this account of which I am alleged to be a party. I have a right to this information, as its directly associated with the reporting activities associated with my financial record. It is believed that this was and/or is considered a consumer debt, and is classified as household goods exempt from taxation. The associated debt was not used for commercial purposes nor for-profit and/or gain as defined by the Uniform Commercial Code article 9 section 102 and 109! Please correct your records to reflect the aforementioned, my property is neither real estate, nor investment property, it is private property, and under the right to property clause of the Bill of Rights for the State and for the United States of America, these are my possessions, my property, my interest, and I do not wish to be libeled by any other attempts to seize what is mine by right.

As noted above you have a duty and/or obligation to respond with the appropriate information within the time frame allotted and or permitted by law, in conjunction with other related laws and/or statutes of limitations. Because this is associated with a debt that is being reported the following principles associated with my rights applies respectively, **THE FAIR DEBT COLLECTION PRACTICES ACT**, **THE FAIR CREDIT REPORTING ACT**, and/or **THE TRUTH IN LENDING ACT**, penalties and assessments and/or failure to act and/or failure to comply with the statutory requirements, please be advised.

I sincerely intentionally thank you for your compliance with this NOTIFICATION,

Nelson L. Bruce

x Nelson L. Bruce 4-4-2022

EXHIBIT A

JURAT and ACKNOWLEDGEMENT:

State of South Carolina

County of Berkeley

I certify, affirm, ascribed, attest as well as declare that I am the Attorney-In-Fact for the above-named ESTATE/PRINCIPAL/ENTITY, and that the information contained within the declaration and or affidavit, is based on either firsthand knowledge and or information, and is wholly accurate, is being presented as such, so help me God.

Title of Officer:

x Nelson L. Bruce

On this the 4th day of April, 2022, before me, Sofilda Toton, the undersigned officer, Nelson L. Bruce, personally presenting themselves to me (or satisfactorily proven) to be the person whose name is subscribed as attorney-in-fact for the above-named ESTATE/PRINCIPAL/ENTITY, and acknowledged that he executed the same as the act of his principal for the purposes therein contained, and execute the same of his free will, act and deed. Subscribed and agreed before the undersigned, in witness whereof I hereunto set my seal.



SOFILDA TOTONI
NOTARY PUBLIC
SOUTH CAROLINA

MY COMMISSION EXPIRES 7-8-2026

Sofilda Toton
Notary Public

My Commission Expires: 7-8-2026

USPS Tracking®[FAQs >](#)**Track Another Package +****Tracking Number:** 9505510545832094997905[Remove X](#)

Your item was delivered to the front desk, reception area, or mail room at 1:46 pm on April 6, 2022 in ALEXANDRIA, VA 22314.

USPS Tracking Plus® Available ✓**✓ Delivered, Front Desk/Reception/Mail Room**

April 6, 2022 at 1:46 pm
ALEXANDRIA, VA 22314

Get Updates ✓

Text & Email Updates	✓	Feedback
Tracking History	✓	
USPS Tracking Plus®	✓	
Product Information	✓	

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Go to our [FAQs](#) section to find answers to your tracking questions.

FAQs

USPS Tracking®[FAQs >](#)**Track Another Package +****Tracking Number:** 9505510545832094997905[Remove X](#)

Your item was delivered to the front desk, reception area, or mail room at 1:46 pm on April 6, 2022 in ALEXANDRIA, VA 22314.

USPS Tracking Plus® Available ✓**✓ Delivered, Front Desk/Reception/Mail Room**

April 6, 2022 at 1:46 pm
ALEXANDRIA, VA 22314

Get Updates ✓**Text & Email Updates**

Feedback

Tracking History**April 6, 2022, 1:46 pm**

Delivered, Front Desk/Reception/Mail Room
ALEXANDRIA, VA 22314

Your item was delivered to the front desk, reception area, or mail room at 1:46 pm on April 6, 2022 in ALEXANDRIA, VA 22314.

April 6, 2022, 6:10 am

Out for Delivery
ALEXANDRIA, VA 22314

April 6, 2022, 5:54 am

Arrived at Post Office
ALEXANDRIA, VA 22314

April 6, 2022, 2:04 am

Departed USPS Regional Destination Facility
MERRIFIELD VA DISTRIBUTION CENTER

April 5, 2022, 8:38 pm

Arrived at USPS Regional Facility
MERRIFIELD VA DISTRIBUTION CENTER

USPS.com® - USPS Tracking® Results

https://tools.usps.com/go/TrackConfirmAction?qt_c_tLabels1=95055...

EXHIBIT A

April 5, 2022, 7:29 pm
Departed USPS Facility
HYATTSVILLE, MD 20785

April 5, 2022, 4:57 pm
Arrived at USPS Facility
HYATTSVILLE, MD 20785

April 5, 2022, 6:43 am
Departed USPS Regional Facility
CHARLESTON SC PROCESSING CENTER

April 4, 2022, 7:24 pm
Arrived at USPS Regional Origin Facility
CHARLESTON SC PROCESSING CENTER

April 4, 2022, 5:04 pm
USPS in possession of item
SUMMERVILLE, SC 29485

USPS Tracking Plus®
Feedback

Product Information

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Go to our FAQs section to find answers to your tracking questions.

FAQs